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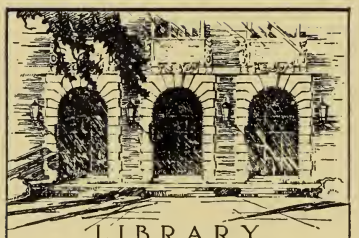

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MEMOIRS

of

LYMAN J. GAGE

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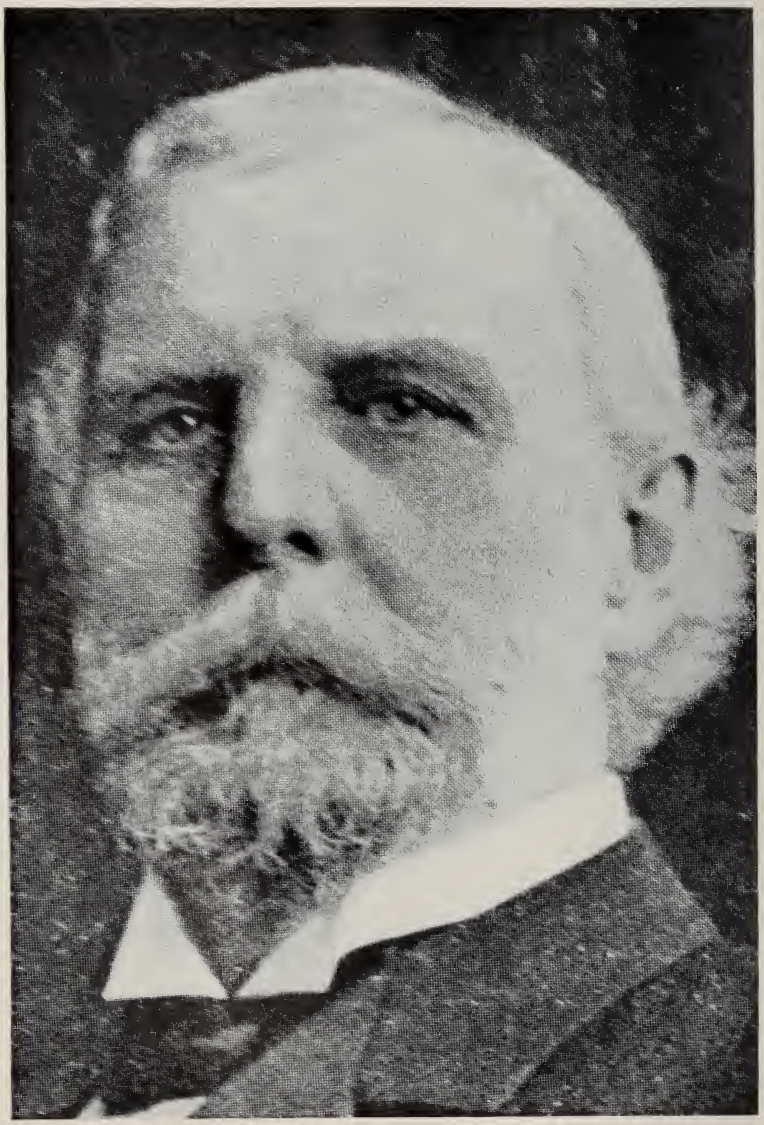

Mr. Gage as Secretary of the Treasury

MEMOIRS
of
LYMAN J. GAGE

1937
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NEW YORK

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of
LYMAN J. GAGE

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LOOKING backward over the long road of nearly ninety years, I am very doubtful, whether the story of experiences as a wayfarer through life can possess for another anything either to instruct or entertain. However, I remember with satisfaction that I have a little son, a young wife and two grandsons, to whom I look to perpetuate the family name I bear. It may be interesting to them, if to no one else, in the years to come, to look back upon the record which I shall here inscribe. I know that I would give much if I could read the story of my own father's early experiences, his troubles and triumphs.

Heroes, statesmen, founders of empires, explorers, navigators, discoverers, men of science, who have filched from nature some of her long hidden secrets; poets, painters, and all who have ministered in the field where knowledge and social well-being have been advanced, do indeed deserve a place in the record of time; for to the oncoming generations they furnish the stimulus which genius of any kind imparts to those who can be made to feel its inspiring flame.

Is there room to record the thoughts and doings of a plain, every-day man, who followed the common track pursued by his fellows? Yet some of us, we of the lesser sort, have an interest in the experiences of our kind, and it is for these I write.

In no way entitled to a place among the great, I must reflect, in the pictures I draw, the common experience of those who, beginning life among the

humble, have found their sphere enlarging with the passing years.

I am encouraged to make this effort by two books of similar import. One is an imaginary tale, true to life however, "Joe Vance" by Edward de Morgan. The other is the plain, graphic story of his life by that striking product of modern business life and adventure, Andrew Carnegie. Both of these men knew, as did I, the advantages of comparative poverty, and out of that fertile soil there grew the virtues of simplicity, self-restraint and patience.

My story begins when self-consciousness was first realized — the time when I knew that *I* was *I* and not another. Five or six years old I must have been when this stage was reached. My senses were the avenue through which I observed objective realities, and by reflection transmuted them into knowledge. It is, I believe, an advantage to pass one's early life in a small community. Contacts of the child with nature, and with men and women, are more natural, and less complex. The little village of De Ruyter, New York, contained perhaps three or four hundred people. Two main streets carried nearly all the houses. From the centre, where those two roads crossed, to the open country which lay beyond, was but a step easily travelled by youthful feet. There lay the towering hills, the sloping valley, each decorated by its own wealth of nature's gifts to man. These made a strong impression upon my childish mind, never afterwards to be obliterated.

Within the small village itself, human nature in its varied forms of expression is as manifest as in the larger world. It is a sort of kindergarten, fitted to the growing child. Thus in the opening years, from

six to ten, I learned to know all the people, at least by sight and name, and by some instinctive sense, gained insight into the peculiarities of their personalities. Today, after all these years, they come at times before memory's vision, clean-cut and vital, while the last one of those adults has passed into the land of shadow.

The inhabitants of my little town were, without exception, American born. The older ones had emigrated from New England. The main access was the Albany turnpike, a highway built by the State of New York to open the fertile valleys which, but a few years before my time, had been comparatively a wilderness. The newcomers were frugal folks. They brought with them the fruits of some education and the amenities of life, the results of their own earlier training. Into the second generation of these settlers from the "farther East" I was born. The new lands were rich in grass and growing timber, the latter so plentiful that even in my early days I saw it burned — first, to clear land for cultivation, and second, to gain quick money from the sale of ashes, which when leached into lye and converted into potash, could be shipped by the Erie Canal, thirty miles distant, and sold for cash. The small community was industrious. The mechanical trades were sufficiently represented to meet the primal needs.

From observations of these, my education was promoted. As a boy I enjoyed the freedom of the town. It was my delight in leisure hours to watch men ply their trades. Near my house was a blacksmith shop; Standing in the doorway, I often watched the man at the forge heat his irons, and shape the horseshoe with blows of hammer on anvil, which sent a

million beautiful sparks into the air. I saw him take the horse's hoof upon his leather-clad, protected knees, and with skilled hands, nail the shoe securely to the hoof. Outside the shop was a kind of magic circle, whereon was built at times an encircling fire, in which were heated, for re-setting on the wagon's shrunken wheels, the iron tires which fitted them for rocky roads.

I could describe how John Page, the village shoemaker, cut, sewed and pegged for all who came.

Not far from him was the tanner with acrid acid liquor, wherein animal hides were divested of their hair.

It was also interesting to look in Wood's Furniture Store, where he made bedsteads, chairs and tables. How strong of varnish it smelled; how beautiful they all were when finished.

In these and other directions, I learned much which helped me to an understanding in later years.

In the limited number of shops and stores which served the town, I seemed to be welcome. No floorwalker pushed me about, and no policeman bade me move on. I saw cloth measured by the yard, tea and coffee weighed; doctors going here and there on their errands; lawyers with gilt signs at their doors; clergymen dressed to suit their calling, clean-shaved and dignified of manner.

Did I never go to school? Oh, yes, the small school house of one room, with a single teacher, I well remember. I must have been young in my first attendance. Two things I cannot recall: the time when I learned to read and the period when I learned to swim. So far back as I can remember, I could do both. And thus it was my early years passed by.

I have said that I think it an advantage to begin life in a small community. I hasten to add that it is also good to get away from such an environment at not too late a period. The law of compensation works itself out. A small community tends to become narrow and provincial. Everybody knows everybody else a little too well; members of the community watch each other too closely; the current of intellectual life grows sluggish, and the commonplaces of every day life sap the mind of energy. I think it was fortunate that at the age of ten or eleven, I escaped these influences by transfer to more complex surroundings.

My parents were both worthy of the class I have so briefly sketched. Both had been taught in the district schools of their day, were possessed of good intelligence, and were respected and esteemed by those of their kind. My father followed the vocation of hat maker, a trade now obsolete, as then conducted. His wage was small, but sufficient for our needs. He used neither tobacco nor intoxicating drinks.

My mother worked hard, performing her domestic duties and making clothes for us children.

As a member of the Methodist Church, the rules of which forbade the wearing of "gold ornaments or gaudy apparel," she was conscientious to the last degree. She inculcated in her two children reverence for God and a sense of obligation to keep His commandments. While in my intellectual apprehension of the true relation between man and his Creator, I have departed from her simpler faith, the influence of her prayers and exhortations has never lost its power.

Our home was modest enough, but as I remem-

ber it, comfortable though not luxurious. In the social life of the community, my parents had a recognized place, and we were considered respectable.

At a time when few or none were rich, it was no shame to be poor. Both lived honorable, just lives and passed away with life's duties well performed. As a reflection of the manners of the times and the state of culture which prevailed, I insert here a letter written by my father to the parents of my future mother, asking their approval of the prospective marriage, with their answer.

"De Ruyter, August 15th, 1831.

To Mr. and Mrs. Judson,

Respected Friends:

"I have chosen this method as being more agreeable with my feelings of making you acquainted with my wishes of becoming connected with your Family, and asking your aprobation of the proposition I have already made your Daughter of Marriage, this you doubtless are already apprised of, yet custome and my own feelings require your sanction before I proceed farther. I am fully sensible of the deep anxiety a Parent must feel for the welfare of their sons and daughters when they are about to go forth into the world to act for themselves, and in view of this, I feel as if I had but few inducements to offer that can entitle me to your confidence. If, however, virtuous intentions, an honest heart and manly perseverance is a sufficient surety for the honour of your family, I pledge them. It is all I have to offer.

"I have the aprobation of my Mother and her best wishes in relation to the above proposition. Please give me your sentiment by letter as soon as convenient, for further particulars, I refer you to Mary, etc., etc."

Respectfully yours,

ELI A. GAGE."

"New Berlin, August 18th, 1831.

Respected Friend:

"In answer to yours of the 15th instant, we are happy to say we have no objection to the Family union you propose. We acknowledge, sire, it is a subject in which we feel deeply interested, but to you who are the subjects, it is all important, and should be treated with much care and candor, as your happiness or misery thro this life measurably depend upon the choice of your companion and bosom Friend. We have no reason to doubt but you both have duly reflected. You are sufficiently acquainted with my circumstances not to expect a splendid setting-out with my daughter. I will, however, endeavor to make her comfortable for a beginning, and I hope she will be enabled to unite with you in virtuous intentions, manly perseverance, etc., and prove herself not unworthy of that confidence you have been pleased to bestow upon our Family. We most cordially unite, sire, in the warmest affections and ardent desire for the advancement of your mutual happiness and prosperity."

Affectionately yours, etc.,

ABEL JUDSON
AURELIA JUDSON."

Under the guidance of a pious mother, I accepted without question the teaching of the church of her faith. At thirteen or fourteen, certain questions troubled me, and because of my personal experiences, I began to doubt the efficacy of my own prayers.

Then followed many years of plain disinterest. I was like many boys; I believed in decent living, was not wicked, committed no outrage, but was *Godless.*

This sketch of "early days," as I look at it, covers the first ten years of my life. These never-to-be-forgotten memory pictures stand separate and apart from the more complex life which supervened. It is as if one life ended then, after which I was incarnated in another.

II

In some way my father obtained an appointment in the office of the Collector of Toll on the Erie Canal at Rome, N. Y., and thither we moved in the year 1847. For the duties involved, my father was fairly well qualified. He wrote an excellent hand and was well up in the simpler rules of arithmetic.

I remember well our journey to Rome. Our household goods made one large wagon load. Perched on top, beside the driver of the team, I traversed the thirty miles to the railroad, the first I had ever seen. Great was my curiosity and fervid my expectations. Arriving at the small station a few miles east of Syracuse, we had a long wait for the train, which gave me opportunity to study the construction of the track. A great contrast exists between a railroad as then built, and as now constructed. Two timbers about six inches square were laid parallel to each other, something more than four feet apart, held in proper place and relation by iron rods or bars at correct distance. On the top of each timber was laid what was called a rail, really an iron strip about three inches wide and possibly one inch in thickness. At each end of the rail, a hole was punched. Through this hole, deep into the timber beneath, iron spikes were firmly driven. At the time referred to, a single track of this sort carried the traffic between Albany and Buffalo. At present four tracks with rails five times as strong and heavy are found necessary.

In due time we reached our destination, and I found myself in what seemed a great city. The popu-

My Mother

lation did not exceed five thousand, but compared to a village of three hundred, it appeared immense. Everything was different. The streets were paved with cobble stones; the buildings were large and the dwellings pretentious in appearance. The little city became my home for the next eight years. My commonplace experiences during that period are worth recording only because they illustrate how a youth, trying to find his way in life, may be beaten about hither and thither by fate or circumstances before he reaches any definite direction in which his life is to lead him.

The public school building was much larger than the old one in De Ruyter, with two large rooms instead of one small one. The boys and girls were separated and each group was presided over by a single teacher. Reading, writing, spelling, arithmetic and geography constituted the curriculum. I think that I made very good progress in these elementary subjects, and I now look back on that year in school with satisfaction.

Just after my twelfth birthday, my father surprised me with the question: "How would you like to earn some money by clerking in a store? Mr. Savery asked me today if I were willing that you enter his employment. He will pay you five dollars per month, and of course, you can live at home."

The possibility of earning money appealed to my imagination, and I eagerly fell in with the suggestion. Within a day or two I was duly installed in the new service. The establishment was unique in several particulars. The store was a small one, perhaps twenty feet square. I was the sole clerk. The goods dealt in were very diversified: a few books, a small stock of cigars, a soda fountain of a simple type,

a limited assortment of children's toys, fresh fruit. Fish, especially shad, oysters and clams, were brought from the East in the cooler months. Business hours were from seven in the morning until nine in the evening, and I was ready for bed when closing hour came. I shall never forget, when, at the end of a month, my first pay day arrived. My employer, a kindly man, put into my hands, in shining silver coins, the first five dollars I had ever earned. It was nearly ten o'clock in the evening, and my legs were not speedy enough to take me home as rapidly as I wished, to exhibit the money. My mother was asleep in bed but I could not restrain myself from waking her that she might share with me the joy of my achievement. No sum, large or small, since justly claimed as "my very own," has given me such sense of joyful elation as did this, the first fruit of my personal effort.

Several months were spent in the service of Mr. Savery, when the "Academy", a new experiment in the town, was opened. All good citizens with eligible children were expected to patronize the new institution, and my parents, with some measure of personal sacrifice, provided the tuition fees to enter my sister Maria and myself in the new school. The Academy was well supplied with professors, teachers and other "aides to learning," and it was with zest and zeal that I pursued my further education there. But at the end of the academic year my former employer, Mr. Savery, was appointed Postmaster, and remembering my previous service, offered me the position of junior clerk in the post office. The emolument proposed was modest enough, viz: $8.33 per month, but the place looked good to me, and with my father's con-

sent, I accepted the terms as offered. I was not yet quite fourteen. The duties were confining, but in the few months in this service, I learned much in many ways, and was disciplined to wear the yoke of daily routine. When Millard Filmore came into office as President, he appointed a successor to Mr. Savery. The new incumbent had a young relative whom he appointed junior clerk, and I retired when Mr. Savery surrendered his commission.

These events, no doubt, worked to my real benefit. Another year in the Academy was more fruitful than any prior one in the acquisition of knowledge. It was the last I was to enjoy, for at the close of that school term, my time and attention were turned toward getting a better foothold in the way of self-support.

There followed a year in a commercial house, known as a "General Store." The establishment carried drugs, liquors, groceries and many miscellaneous articles for domestic use. It makes me laugh now in these days of prohibition, to recall the low cost of whiskey, of which our sales were large. Eighteen cents a gallon was the standard price for that product of corn. Sold by the half pint at two cents, the profit on sales was larger, since there were sixteen half-pints in the gallon; thirty-two cents per gallon was thus realized, the cost price being twelve cents per gallon.

There were objectionable features to the business, and when chance offered a clerkship in the leading book store, I gladly embraced it. There, for the first time, I was brought into contact with the higher world of thought. The pay was small, but the duties left moments in the day and hours in the evening, when I could browse over the wide field of literature.

I improved my opportunities and became acquainted with many of the more famous authors. That was a very profitable period for the development of my mental taste and power. The habit of reading thus inaugurated had not been broken when an unexpected event occurred, which finally led to a career covering forty years of my future.

A new bank was started in our small city, and it was thought that with some effort I could secure appointment to its working staff. I made the effort and succeeded. It was considered a good opportunity for a lad of eighteen without any banking experience, and the compensation was fixed with some relation to the "value of the opportunity." One hundred dollars per annum was not much in cash, but the position had a strong attraction for me. I had had no definite aim in life, nor had my father tried to direct my rather modest ambitions in any specific channel. But a bank had long appealed to my young imagination, and I was proud and happy when I was honored by appointment as messenger in the Oneida Central Bank of Rome, N. Y. The situation lost some of its charm when the duties became more clearly understood. They included keeping the broad sidewalk in front of the building free from ice and snow, which in the vigorous winters furnished such vigorous exercise as to make gymnasium practice quite unnecessary. Added to this, two coal stoves with enormous appetites had to be fed at regular periods. It was also incumbent on me to sweep the office and keep the furniture and desks free from dust. As I slept in the bank to "guard against burglars," and was an early riser, the latter duties could be performed without prejudice to other activities in business hours.

There were, however, some hours in the day when I could assist in the clerical work behind the counter. I learned to count money rapidly and correctly and memorized the names of the broken banks, whose worthless circulating notes intruded upon the channels of commerial life. From the bookkeeper I learned the methods of keeping the accounts. So taking all things into consideration, I felt, after some year and a half, that I was justly entitled to advancement, at least in salary. Very gently and as politely as possible, I brought this question before the Cashier, suggesting that a raise of fifty dollars per year would be appreciated. I also explained that my father had been to Chicago, where he had learned of an opportunity for me to earn twelve dollars per week. The Cashier was a kindly man. He recognized the reasonableness of my request, and would "lay the question before the directors."

To his regret he was obliged to report that the Board did not take a favorable view of the matter. The consensus of opinion seemed to be that "it was a bad time to increase expenses." The Cashier, however, expressed the hope that I would remain, pointing out that the teller's position would probably be open at some future time. He expressed confidence that I could discharge the duties and mentioned the salary as five hundred per year. That sounded very promising, but after reflection I resigned and departed for the young and growing city of the West. It was to me a great adventure. In the eighteen years of my life I had never been a hundred miles from the place of my birth. The transfer from a small city of six thousand to one of sixty thousand, was like stepping into a new and larger world.

I took the train at nine o'clock in the evening. I had bade my folks at home good-bye, but when I closed the door behind me, my mother followed me to the gate for a last word of farewell. Tenderly she put her arms around my neck and quietly wept while she whispered words of love and warning. At the last moment she placed in my hands a small Bible and begged me to make it my guide and counsellor.

I could not fully share either in her emotions or her anxieties. I was desirous of being on my way, and I had in mind the few young men friends who would be waiting at the station to see me off. But the picture yet lives with me of that final parting between mother and son.

The train upon which I embarked was typical of the period. The coaches were small, loosely coupled; sleeping cars were an unknown luxury. Power brakes to bring the trains to a gentle stop had not yet been invented, so that the stops and starts were accompanied by jerks and jars which made continuous sleep impossible. The night had dragged itself into the dawn of the next day when we arrived at Suspension Bridge, then one of the wonders of the world. I learned from the conductor that some four hours later there would be another train on which my ticket would be honored.

Reflecting that "I may not come this way again," I availed myself of the opportunity to view the majestic spectacle of Niagara Falls, about three miles above the bridge.

III

ANOTHER night and the following day until three o'clock in the afternoon brought my journey to its close. Whosoever may have thus far followed the story of that humble path, which had led me from childhood days to the dawning responsibility of "self-determinism," will be willing to continue with me into the broader road which now seemed to open before me in the new West.

I warn the reader, however, that the road will be a lengthy one, the earlier stages not free from lures and obstructions, nor bordered with blossoming flowers. For some distance yet, the way lies along the low, flat lands, shadowed still by clouds of doubt and uncertainty. Nevertheless, it was with a good heart and a smile of hope that I faced the future. Quite exhausted by two sleepless nights on the train, I sought a good hotel, with room and board at a dollar and a half per day. The three dollars remaining in my pocket, would be sufficient, and my new employment was awaiting my appearance.

The following morning I presented myself to the manager of a large planing mill in the lumber yard district, in an obscure part of the city. Not far away I found a comfortable room with board at the modest cost of four dollars per week.

My duties in the office were light and easily discharged. Indeed my leisure time was painfully abundant. The mill itself was a busy place; a score or more of men were hard at work and the hum of machinery filled the air. Hoping thereby better to earn my

wages, I joined, as occasion arose, in this work. I fed machines, piled lumber and sometimes drove a team. All this was mighty good for me. It gave me experience in real manual labor, brought me into sympathetic touch with the man who works with his hands and hardened my physique. It also gave me a sense of being of use, and there is much satisfaction in that.

My evenings were, of course, my own, but how to employ the time? I was a stranger with no social claim on anyone, and I turned to amusements. I had never seen the inside of a theatre, nor witnessed a dramatic performance. It had been impressed upon me that the stage was immoral, and all actors sons of Belial. However, I ventured to visit McVicker's Theatre where some noted star of the time, with supporting company, was drawing large audiences in the presentation of the plays of Shakespeare. The first visit captivated me. It opened a new world of thought and fancy. A seat in the upper gallery was accessible for the sum of twenty-five cents, and I became a regular and absorbed patron five or six evenings a week. These nights were not only a delight; they were in a way a liberal education. The Shakespearian plays and others of the better sort developed my taste and added to my sum of knowledge. I acquired a relish for literature, and as the glamour of the theatre abated, I turned to books of the better kind, in which I found delight and instruction. It is my belief that with a proper public taste, the stage could be made a powerful auxiliary to the moral and intellectual cultivation of the people.

These were really happy days, but a change was to come.

In the year 1857, the shadow of a black financial

Lyman J. Gage as a small child

and industrial panic spread over the land. Its disastrous effects were seen in the ruin of banks and business enterprises, and much distress among the more humble.

I lost my position and was obliged to join the ranks of the unemployed. Although now twenty-two, I again sought to add to my too limited education by a course in bookkeeping and the science of accounts at Bryant & Stratton's Business College.

It was time well expended, and taught me much that was of great value in later years. However, my financial situation did not favor the most protracted course, and in June, happening into the office of my former employment, I heard the night watchman tender his resignation of that rather arduous job. Thirteen consecutive hours, from six in the evening to seven in the morning, but there was money in it — ten dollars per week — and I promptly applied for the position. It did not look so attractive — a monotonous task with no prospective promotion; but how dim is our outlook into the future! This humble place proved the stepping stone to a larger life and more important duties.

IV

ONE MOONLIGHT night, while patrolling in front of the rambling building a gentleman whom I had often observed, accosted me with the words: "You are the watchman, I take it."

"Yes, sir."

"I have noticed you several times in passing by. You have not been watchman long. What did you do before?"

The man was kindly in his tone, and I told him briefly my history. When I spoke of a year and a half in the bank at Rome, his interest quickened.

"Can you not get some position in the banks here?"

"It would be difficult; I am a stranger in the down-town district, and have no helping influence."

"Well," he said, "I will hand your name to the cashier of the bank with which I do business, and something may come of it."

Something did come of it, for not many days later I received a brief letter, asking me to call. It was tossed to me by the maid as I was falling into my morning's sleep after my vigil of the night.

It was the 3rd day of August, 1858; the night before had been excessively hot and this day was semi-tropical. With a supreme effort, I shook off sleep, hurriedly dressed, and hastened to meet the writer of the hopeful note. It was nearly two miles to his bank, and there was no public means of transportation. Therefore I must walk. At eleven o'clock, quite worn and tired, I presented myself to the manager at

his desk, with the remark: "I am the young man you have invited to call." He gave me a quick look-over, then replied: "We want a bookkeeper; can you do the work?"

"I believe I can; the proof of it will appear, if I can."

"What salary do you want?"

"You may name that; it will be satisfactory to me."

He then named five hundred per year, to which I assented.

"When can you come?"

"Whenever you say."

"All right, come in at one o'clock today and we will put you to work."

Nearly two hours were to intervene; how should I put in the time? Oh, for a little sleep, of which I felt sore need. In the shadow of a warehouse not far away I found a friendly log. Seated upon this, with my back against the building, I snatched an hour or more of refreshing slumber, and at one o'clock returned to the bank. I was shown the desk where I was to work, the large journal and the ledger. After brief examination of these, with a few words of inquiry, I grappled with my new task. By the system used, the day's work, if correctly done, would verify itself by a perfect balance in the final figures. Alas, what with nervousness, my result did not answer this test, and all had to be carefully gone over again. At midnight, I started on my long walk home, the work in proper shape. That night my sleep was fitful. In my dream, I turned pages of enormous ledgers in search of impossible names; morning broke, finding me but little refreshed. Yet it was borne in on me

that my hour of destiny had come, and that to make good was imperative.

That second day at the bank was also a trying one, but the strain lessened as the days went on and what at first was so taxing, became easy. I indulge in these details, in the hope that they may encourage some other struggler for recognition. Partly because those hours marked the turning point in my life's history, I remember them gratefully. Yes, these few days were followed by thirty-nine years of uninterrupted life as a "bank man."

Shall I tell you how the way opened as the years went on? My story will not be complete unless I do.

Practice and growing familiarity with my work reduced the time required to perform it, leaving a margin of leisure which I devoted to the counting of money and the assistance of the overworked tellers. I soon regained and improved the skill acquired in the little bank at Rome.

To this I may be indebted for the fact that within four or five months I was appointed Paying Teller, quite a responsible position at more than twice the previous salary. It seemed that success attended my efforts. At least, I never overpaid checks nor honored those that were spurious or forged. I did have a narrow escape from a loss of $500.00, which, because of the peculiar circumstances, I will here relate. The story partakes of the occult, and even yet it is mystifying to me. Perhaps the psychologist can explain.

One day I found at the close of work that my cash on hand was $500.00 short. Over the figures of my day's work, the footings and subtractions, I went again and again. Time after time I carefully counted

my cash, hoping to find some explanatory error. However, my attention was drawn to certain figures which showed that I ought to have received into my cash the sum of $2648.00, as a payment due from another bank. By a careless stroke of the pen, I had slightly cut through the loop of the figure six, so that at a casual glance the six might be taken for the figure one. The difference of $500.00 between the true sum due and this obscured amount caught my attention, but at first produced little or no impression. Still, in spite of myself, my eyes came back to this item. My reason protested against associating it with my cash shortage. The bank had sent me the amount due as shown by the books. My check mark showed I received it. If they had paid me only $2148.00, instead of $2648.00, I might possibly have accepted it as correct, but that seemed absurd. The bank would have sent the true amount, and if not I would have discovered it. Thus I mused. While I turned again in a hope less quest for the missing $500.00, with a sort of magnetic power, my thoughts would be again drawn to these fateful figures. Finally with a sense of the folly of doing it, I set out for the home of the paying teller of the bank in question, to inquire of him if there was any disparity in his cash for the day. I knew that if he had paid me "short," his cash would show an "over." Finding him at home, I asked as to this.

He replied, "I don't recall the amount I sent you, but it must have been correct because my cash was in exact balance at the close of work."

"Yes, you are no doubt right, but I am $500.00 short and I want to look at the figures on your books."

"All right," he rejoined, "come in tomorrow morning, and look at them."

"No, I want to look at them tonight."

He was good natured enough with my insistency, and went with me through the sleet and rain to his bank. Going into his "cage," he opened his book to my inspection. His figures plainly showed that the amount due to be paid was $2648.00

"That," he said, "is the amount I paid, and my book, as you see, is in perfect balance."

"Yes," I said, "I knew that it must be so, but could not resist the inward urge to investigate."

And so we left his office. At three steps from the door I exclaimed, "Hold on a minute, Joe, I want to go inside again."

"All right," he said, "What now?"

"Where is the bag in which your messenger carries his money?"

"Down there somewhere under the counter."

Stooping, I drew a small leather sack from among others, thrust my hand to the bottom of it and pulled out a package of $500.00.

"There's my money!" I cried out.

"Well, I'll be damned," exclaimed Joe. "It looks like it, doesn't it? Guess you better keep it unless a better claimant shows up."

Needless to say, I did keep it and so escaped the threatened loss. That night I slept in peace.

V

Were I entirely to leave out of this record some reference to my domestic life, by which my days were brightened and the years made sacred, I should be neglectful of the influences which did much to shape my character.

Looking back upon those long past years, all too few in number, I see that they form a period which frames a picture of peace, satisfaction and happiness, mellowing with time into beautiful colorings. Yes, those ten years of wedded life stand out distinct and separate, bringing me a harvest of memories that still enrich my life.

I was twenty-six years old when the woman of my dreams appeared to me in her physical form. Circumstances favored our acquaintance, which ripened into love. This love, on my part, carried no doubts or fears. To me she was one among ten thousand, and altogether lovely. She was endowed by nature with a good mind, which had been cultivated by education. She possessed grace of manner and a heart sympathetic and generous in its aspirations and sentiments.

Her father was Francis B. Etheridge, a highly respected physician of Hastings, Minnesota. She was educated in Troy Seminary. At the time of our first meeting she was a teacher of French and music in a private school for girls at Saint Paul, Minnesota.

Our mutual regard was developed chiefly through correspondence. Today, I have lying side by side all the letters she ever wrote to me, with the corresponding one from my own hand. The reading of them now, after fifty years of intervening silence, brushes aside the curtain and brings into view those

years wherein my life was filled with joys and hopeful anticipations.

We were married in a church at the home of her sister, in Albion, New York, on the morning of November 17th, 1864. Taking an early train, we embarked upon our wedding journey to the farther East; Boston, New York and Philadelphia, were the chief points in our itinerary.

I will not weary the reader with the details of the ten years which elapsed before the hand of death took her from my side.

Left with two young children, robbed of my loved companion, the outlook wore a melancholy hue. Thus I walked for thirteen years alone. Gradually time, which "wipes away the mourner's tears," softened the bitterness of my grief.

In 1887 I again married. A brother of mine, younger by ten years, had died, leaving as his widow Cornelia, née Lansing. She was a beautiful woman, as charming in personality as she was sincere, and of a temperament which had won her many admiring friends.

A short time prior to this second marriage, I had suffered a severe fall, and under medical advice, was spending a few weeks in the mild winter climate of Georgia. Much alone, my thoughts canvassed the past, and tried to scan the future. Still in the full prime of life, with many prospective years ahead of me, the solitary way looked long and uninviting.

Why should I not seek companionship? My mind turned to Cornelia. We were close friends, but no word of love had been spoken between us. She was then residing in Denver, Colorado, at much loss as to what her own future would be. My reflections ripened into purpose; one day I sat down and wrote

Sara

her a long letter, winding it up with a proposal of marriage.

Whether or not this would be agreeable to her, I could not fairly guess, nor did I want to embarrass her to name reasons why this proposed union could not be. Neither did I relish the idea of being kept on "tenter hooks" while she might deliberate and formulate a reply. Therefore, I concluded with the request that she answer by wire, using only one word, "yes" or "no." No explanation would be necessary. In due course a telegram came, carrying the one word, "Yes." Soon afterward, I went to Denver to carry on a personally conducted courtship, which resulted in a wedding ceremony on June 7th, 1887, in the Cathedral at Denver.

Though her life had been spent in the middle west—never as a social leader in the "Four Hundred" —her natural grace of manner and innate power of adaptability, led her to a well recognized place of honor among the ladies of McKinley's Cabinet, when in the course of events, our lives were for a few years cast in the social environment of Washington.

So for another period of fourteen years, my home was blessed and my heart comforted by that greatest of blessings — a good wife. But again I was to be reminded of the ephemeral nature of our life. In the early days of 1901 she passed away, and again I "trod the wine press alone."

One would think perhaps that two marriages, though separated by long years, should be enough. So I thought, and in that mind remained for eight more years.

I shall elsewhere refer to my third marriage, which marks with pleasantness my declining years. I will not anticipate those details here.

VI

THE FOLLOWING incidents occurred at a later period after I had become cashier and manager of the bank, and another was performing the duties of paying teller.

Some time after closing hour, the teller reported to me with a saddened look, "I am in trouble; my cash is short by $1,000.00. I have gone over my work thoroughly and there is no doubt that I have overpaid some check."

He exhibited four checks for several thousand dollars each and remarked, "I feel quite sure it was one of these on which I made the overpayment."

"Have you any inward impression concerning it?" I asked.

"Well," he replied, "I do have a feeling that this is the check, but of course I don't know."

The check he indicated was for about $4500.00. It was signed by a bank at the stock yards, payable to the order of C. L. Watt, with his endorsement certified as correct by the stock yard bank.

"I have a vague feeling that I paid $5500.00 on that check, but I cannot be certain."

Remembering the value of a quick follow-up of even a faint inward lead, I directed him to go at once to the Stock Yards Hotel to inquire whether Mr. Watt was registered there – if so, to secure from him, if he could, the over-payment in question.

The next morning, the teller reported that Mr. Watt had been registered at the hotel, but had taken the train for home. On inquiry I learned that Mr.

Watt was a responsible farmer and cattle raiser, living near A —, some hundred miles from Chicago.

"What can I do next?" the teller asked.

"Take the first train for A —, find Mr. Watt, and appeal to him to relieve your unfortunate situation by returning the money wrongfully held by him. If he denies that he was ovepaid, take careful note of his every word and general manner, but do not argue with him."

Following this direction, the teller visited Mr. Watt at his distant home, but without success. The cattleman angrily denied the teller's claim. I then bethought myself of a Mr. Warner, well known to me as Superintendent of the Pinkerton Detective Agency, and sent for him. He had none of the outward characteristics of the professional detective. He was a plain man of simple manners, of about fifty years, who at first glance might impress one as a country merchant.

The teller described to him his interview with Mr. Watt. Then I spoke to Mr. Warner: "You have had experience with guilty men, and small things betray their sense of guilt. From what the teller has told us, what is your opinion — has Mr. Watt that thousand dollars?"

"It looks so to me," he replied, "but, of course, it's more of a guess than a judgment."

"Assuming that he is in possession of the money, can you influence him to surrender it?"

"That's another question; the teller isn't even certain that he overpaid the man. There is no evidence to go on."

"That is true," I replied, "nothing except the conviction that Watt is guilty. With this conviction

you will have an immense moral superority in your contact with him. If he is culpable, he will dodge and you will tire him out and make him wish he was rid of his burden. He may yield to ingenious pressure. There are but a few men who could accomplish this. I could not, but I believe you can, if you think you can. Will you undertake the job?"

"I will try it," he replied.

Thirty-six hours later he returned to my office.

The report of his trip was to this effect:

"I spent yesterday with Watt. He obstinately denied all knowledge of any overpayment by the bank and refused to make restitution."

"All right," I commented, "that you should succeed was too much to expect. No doubt you did the best you could. Send me your bill for expenses and services."

"Wait a minute," he rejoined. "Will you ask the teller to come here?" Of him Mr. Warner inquired: "Could you identify the money you paid this man if you saw it again?"

"I could recognize the paper strap of any money given over my counter, but I could not identify the money."

Reaching into his pocket, Warner withdrew a package of money with a strap around it, marked "1000". "Do you recognize that strap?"

"No," replied the teller, "that strap never went through this bank."

"Well, Watt gave it to me. I guess it belongs to you and you had better keep it."

"How did you get that money from Watt?" I asked.

"The full details I will omit; suffice it to say that

Watt had been obstinate in denial and appeared anxious to exonerate himself from all suspicion. He had gone so far as to take Warner to the Justice of the Peace, before whom he signed a sworn statement that he had been correctly paid.

"But," said Warner, "a continuous study of the man convinced me that he knew his guilt. He seemed anxious to keep in my good graces; he even invited me to supper with his family. I gladly accepted, grasping at the last possible chance for success. Around the table were Mr. and Mrs. Watt, their three children, Mr. Watt's mother and myself. I soon discovered that his family was ignorant of my errand, which was hardly consistent with his innocence. If falsely accused, he would indignantly have made known to them the absurd and injurious aspersions on his good name. From this I took my final cue. Near the close of the meal, I spoke to Mrs. Watt: 'I want to talk with you about a matter in which you women will be deeply interested. It will not interest the children and I wish you would excuse them.'

"When we four adults were left alone, I explained my errand, insisting that Mr. Watt was in possession of the bank's money. I enlarged upon the possible scandal that would arise if I should fail to accomplish my purpose. I told them that my conviction had been that Mr. Watt knew that he had the money, but he had persisted in denial. 'Now there has just come into mind a solution of the whole mystery,' I informed them. 'It is part of our business to solve mysteries. Here is the true solution of this one. Mr. Watt is a perfectly honest man, yet he has the money to which he is not entitled. He presented his check to the bank for $4,500.00; the teller paid

him $5,500.00. Mr. Watt, in his haste, did not discover the fact, but put the large sum safely away on his person. He thinks he put the whole amount in the inside breast pocket of his waistcoat. He did thus dispose of $4,500.00, but that pocket would not hold it all and he thrust one package of $1,000.00 into the inside breast pocket of the outer coat he wore. Returning home, he took the money from the waistcoat pocket and counted it right here on this table, just as he has described. Finding it correct, he became completely obvious to the fact that one package still remained in his coat. He hung that coat upstairs in the closet, and has not had it on since. If you will go up and look in the pocket, you will find the money, and all will be satisfactorily explained.'

"Excusing myself, I left the house, saying I would be back in half an hour. When I returned, they joyfully informed me that it was exactly as I had foretold, and he handed me the package you now have."

A tender of $100.00 to Mr. Warner, as personal recognition of his work, was politely refused on the ground that he received his compensation from Pinkertin, so could not accept gratuities. Pinkerton's bill was for $28.50.

About this period, the President of the bank invited me to dine with his family in their beautiful home. This was an extraordinary compliment and honor, which required some courage on my part to accept. He and his family were quite up in the social world.

At the table, I was presented to his wife, their two daughters, and her sister. The elder of the two girls was perhaps seventeen or eighteen years of age.

The wife's sister was a maiden lady of thirty-five or possibly forty — at least, she "looked it." After dinner my host invited me into his "den", as he called it; after a brief preliminary, he spoke as follows:

"Gage, you are about twenty-five years old?"

"Yes," I replied, "that is my age."

"Well, as Assistant Cashier of the bank, you have made a good start, and there is no reason why you should not go 'higher up', if you carry yourself well. But there is something you lack, which you ought to be thinking about, and that is a good wife."

"Yes," I rejoined, "that is true, but at present I have no social connections which are favorable to such an alliance, and in such a matter, one must guide himself with prudence."

"You are quite right," he rejoined, "but I would like to see you married, and I know just the woman for you."

Here he paused for a moment, while there flashed through my mind the story of the poor apprentice who married his employer's daughter. I thought to myself, "My host sees in me a worthy husband for his daughter, and setting conventionalities aside, is about to propose her to me." It struck me as queer, but quite agreeable. In this hopeful expectancy I inquired if he would be good enough to name the lady he had in mind.

"Surely," he answered, "the lady is my wife's sister; you saw her at the table — a fine woman, somewhat your senior, but with some means of her own. She would make a good wife, and I think you can get her."

Imagine my shock and revulsion. I stammered my thanks, promising to reflect upon it; but I never

wooed the lady. Indeed, I never saw her again, for I quite forgot to make my after-dinner call.

Sixty years have passed since then; all the persons around that table, except myself, have gone where there is no marrying nor giving in marriage, while I, who yet live, still remember with some chagrin my disappointment.

Another incident, while I was yet a cashier in the bank, may be worth telling. I smile as I think of it now, but it was a serious matter then.

One morning, immediately after opening time, Mr. R —, a well known and respectable lawyer, called at my desk and inquired: "Do you open accounts with women as depositors?"

"Why, yes, of course, if they are all right."

"Well, I thought I would ask before I introduced my client, a Mrs. West of Sandusky — the widow of Colonel West of the 45th Ohio Volunteers, who was killed at Fort Donelson. She is moving to Chicago with her two boys, with the idea that in this growing city, there will be better opportunities for their education and later on for business. She is looking for property here and I am advising her as to titles, etc. She has just received a remittance and wants to open a bank account."

"All right," I answered, "bring her in."

Shortly afterward he returned with the lady, whom he formally introduced to me. She was a slim, demure person, dressed in dark garments, and appeared to be about forty years of age.

Without delay, the lady produced from her reticule a bank draft for $5,000.00, drawn by the First National Bank of Sandusky, payable to the order of Jane E. West, but not endorsed by her. She remarked

apologetically, "I supposed they would send me the money by express, but they sent this by mail. Is it as good as money here?"

"Yes, I guess so," I replied, scanning it carefully. "The bank is sound and its draft is the equivalent of cash. Do you wish to draw money against it at once?"

"No," she answered, "not unless the party to whom I made an offer of $3,400.00 should accept, and want payment for his lot."

"If so, it will be all right," I told her. "If you will endorse the draft, we will place the amount to your credit."

When I handed the draft to her for endorsement, the business-like way in which she handled it excited my surprise, indicating some familiarity with instruments of that nature. A doubt and instinctive suspicion flashed through my mind, and while she was writing her name across the back of the draft, I scrutinized every lineament of her face.

Again taking the draft from her hand, I studied it carefully, but discovering nothing to justify my flash of doubt, I completed the transaction and gave her a "pass book" with a credit entry of $5,000.00. Two or three days later she again came to me, stating that she had closed that real estate purchase, and would like to get the $3,400.00 necessary to obtain her deed.

That amount was paid to her, and with thanks for my courtesy, she withdrew. My "flash of suspicion" had left my mind a little troubled without any good reason. The draft went forward to New York, and was duly paid. Then only was my anxiety relieved. So it would have remained for some time if I had not some days later chanced to meet the lawyer, Mr. R—.

"How is our friend, Mrs. West?" I asked, "I have not seen her lately."

"She was called back to Sandusky by the illness of one of her boys," he replied. "She will return soon."

"How long have you known Mrs. West," I questioned.

"Only since she came to Chicago."

"Is that so? From the way you spoke of her to me, I supposed she was an old acquaintance. Who introduced her to you?"

"My friend, Mr. Tucker, of the Briggs House."

"Did he bring her to your office?"

"No, he sent her to me with a line or two, introducing her as a guest of the hotel who desired the services of a lawyer."

At this answer, my flash of suspicion became a certainty. "Well, Mr. R—," I rejoined, "you have been stung and led me into a trap; the woman is a swindler. She either stole the draft from the mails, or it is an outright forgery. You and I will go at once to Mr. Tucker, and learn if we can who she really is."

At this suggestion he laughed aloud, scoffed at my fears, declaring that the woman was "straight and square." Nevertheless, under a moral compulsion he went with me to the Briggs House, where we learned that a woman whom none of them knew, had registered as "Jane E. West." She had no baggage other than a hand bag, and after several days had disappeared, leaving only an unpaid bill. Even yet Mr. R— was incredulous as to her character. That night I sent a wire to the First National Bank at Sandusky, asking if they knew Mrs. West, and if the $5,000.00 draft was regular.

The answer was prompt: "We do not know Mrs. West; the draft you describe was drawn for the sum of $5.00."

The cat was out of the bag, and I had been scratched by its claws. There is more to this story, but it would take too long to tell it. Two years later we had the woman under arrest. She was then the mother of a three months' old babe, her husband being a respectable farmer in Michigan. He made partial restitution, and the woman was released because our own lawyer and the District Attorney both advised that no jury would ever convict a woman with a baby in her arms for any crime committed against a bank. She was later twice arrested for similar successful frauds, and finally died in an Eastern prison, while serving a five-year sentence for forgery.

VII

I HAVE spoken of the commercial depression and hard times which followed the panic of 1857. In 1859 the political world was agitated with the approaching national election for the presidency.

In June, 1860, Abraham Lincoln was nominated at the Republican Convention in Chicago, and I cast for him my first vote the following November. His election stirred to the depths the slave-holding South, and the hoarse cry of secession was fierce and loud. Few believed that those seditious cries would ripen into war.

Mr. Lincoln was peacefully inaugurated on the 4th of March, 1861. In April, Fort Sumpter, in Charleston harbor, was captured by Southern troops, and thus war against our Government was inaugurated. Lincoln called for 75,000 volunteers to suppress the rebellion. I shall not attempt even to sketch the four years of terrible conflict which followed.

The war forced the Government to become an enormous purchaser of material and supplies of all sorts. This stimulated production of every nature, advanced prices of all commodities and broke the previous partial paralysis in trade and industry. Wages were advanced, speculation became rife, and what the world called "prosperity" set it. The banking system, such as it was, was wholly inadequate to the altered conditions, and a National Banking Act was passed, to provide for the new emergencies. It was found impossible to maintain gold as the standard of payments. The Government made its disburse-

ments in its own notes (greenbacks), which were made legal tender for debts. With rising prices for all commodities, credits were expanded. Gold rose to a high premium measured by the new paper money. New banks were started with authority to issue their notes, based upon the pledge of Government bonds, and so the tide of apparent growing wealth rose until the fatal re-action of 1873.

In Chicago, a brief interruption was experienced by the great fire of October 9th, 1871, which practically destroyed the city. Some time previous to the great fire, I had changed my bank connection and was now Cashier and practically Manager of the First National Bank.

There was one incident which revealed human characteristics in trying situations. It was Tuesday after the fire of Sunday, before one could traverse the burnt area of the business district. On that day, I easily found my way to the wreck of what once had been our pride as a "fire-proof" bank building. Its windows were out, its furniture completely destroyed; the rear wall had fallen outward for several floors from the top; the roof was gone, and from the nearly intact banking floor, a large expanse of sky could be seen. Through a side hallway I found my way over fallen rubbish to the doors of the vaults which protected our cash and books. After much effort, these two doors were opened and the contents of both found intact. The books, which would show the true situation of the bank, were eagerly sought and carefully studied. It was manifest that the loans to the Chicago public must be greatly imperiled and losses to an unknown extent be suffered. Great then was my satisfaction when I found that, placing no value

at all upon loans made in the city itself, there was yet enough in cash securities and loans to dealers in outside towns and cities, to enable the bank to pay all its liabilities promptly.

Filled with a sense of triumph that the bank would survive the great disaster, I closed the vaults and took my way to the street. In the ruined hallway stood four men not known to each other but all recognized by me as heavy depositors, to all of whom were due large sums. I thought of the scripture declaration: "Where the carcass lies, the eagles gather."

The first of the four was a foreign gentleman, who as a private lender of money, maintained a large balance. Approaching me, he inquired in an agitated half whisper, "Have you been in the Bank? Is the money safe?"

"Yes," I answered.

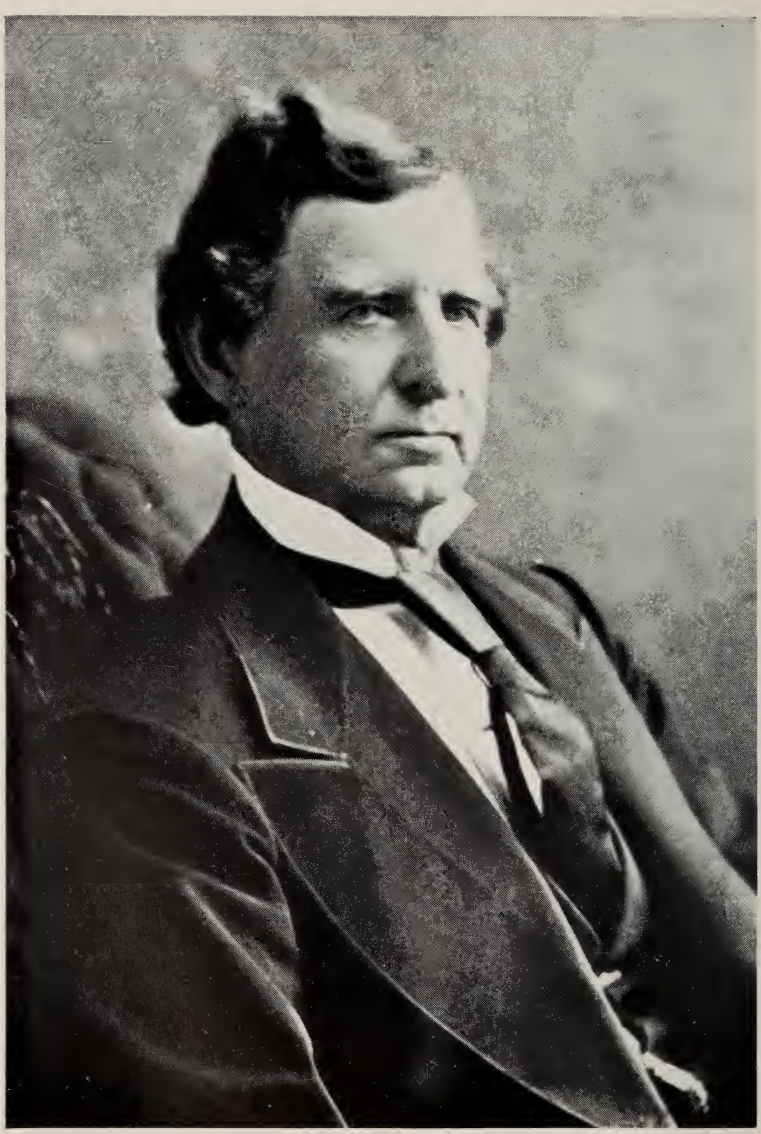
"Well," he continued, "I have here my check for $30,000.00. It is for nearly what the bank owes me. If you will hand me the money, I will give you $6,000.00 for yourself."

I refused, saying, "You will get your money when others can get theirs — not before."

"You refuse my offer? It seems to me that $6,000.00 is a good deal of money for a man to make at a time like this, is it not?"

"That may be, but if I should accept your proposition, I would not make the money. I know your kind. Within a week the bank will open for business. You will then learn that your claim was perfectly good, and I would be forced to give back the $6,000 bribe you now offer. Get out!"

He left, and when within a week the bank resumed business in a private residence outside the



My Father

burnt district, he was the first to present himself at the paying teller's window. His thirty-odd thousand dollars was paid in full, and I never saw him to speak with again.

The second man was a prosperous banker from Jacksonville, Illinois. He extended his hand in friendly greeting and delivered himself thusly: "I don't want anything; I ran up last night to take a look at the ruins. We have a large credit due us on your books, near two hundred thousand dollars. We had accumulated it for a special object which this fire will cause us to postpone; therefore, we have no present use for the funds. It looks as if you were in bad shape here, and it will take time for you to straighten things up. Just treat us as well as you will other people; that's all we ask. Good-bye and good luck." He was hearty and sincere and his words were fraught with encouragement.

The third man I recognized as a gentleman farmer from an adjoining county. He approached me and said, "I am Mr. B —, County Treasurer of — County; and my bond with securities is up with the County. I have $25,000.00 of its money in your bank. If I lose it, I am a ruined man. Last night I did not sleep, and now if you can, I wish you would tell me the worst, so that I may know where I stand."

"Well, Mr. B —, will you believe me if I tell you?"

"Yes, yes, tell me — I will believe you!"

"Then here are the facts: the bank has suffered a heavy loss, but it is still sound and can pay its debts. If you will come to our new office one week from to-day, we will then pay you the entire sum, if you then desire to withdraw it."

He did not speak for a moment. Turning partly away, he covered his face with his hands and wept convulsively, tears of joy no doubt.

The fourth and last man was a Hebrew cattle man and packing house owner, in the stock yards — a man of wealth and large affairs. Seeing him, I thought he was there with the supposed instincts of his race and would bring forward some proposition for his own advantage, which would prove embarrassing to me. I determined to test him out. He had kept in the background and had not heard my talk with the others. Coming forward then, he extended his hand with the question, "How is it?"

Throwing my hands upward into the air, I snapped my fingers. "It's that way with the bank," I exclaimed. "You are smart enough to see it, aren't you?"

"Yes," he responded, "anybody can see that, but I am not asking about the bank, I am asking about you — how is it with *you?*" "When it's that way with the bank (repeating the previous gesture), it's that way with me."

"Just what I thought," he said, "but don't be discouraged. If the bank never starts again you can make more money for yourself in five years in my office at the yards than you can in twenty in the bank. Have you any money in your pockets?"

"Yes," I answered "between two and three dollars."

"That's no money," he declared. "Even your groceryman might refuse to trust you now." By this time he was highly excited and very voluble. He plunged his hand into his pocket and drew forth a large wad of bank notes — five hundred dollars or

more I should guess. Dividing the roll into two parts, about equal, he pushed one of them toward me, without counting. "Here take this, God knows you may need it and I know you would not take from the bank until all have the same opportunity. Take it!" he repeated, "And if you need more, it's yours. I have plenty; $50,000.00 is now in transit from New York by express. Remember this, Morris (referring to himself) would divide with you his last dollar, if you should need it."

To his balance in the bank, he made no voluntary reference. He would have been excusable for doing that, for it exceeded $165,000. As I looked at the man and listened to his hearty, generous words, my heart grew warm within me. I could no longer play the dejected part I had assumed. Declining to accept his offer of cash, I told him that all was well with the bank; it could promptly pay all claims and have some portion of its capital left. There was no craft, nor guile, in the man's thoughts, words or purposes. He spoke as a man uplifted by the spirit which animated him. For twenty-five years I was, through the bank, in close touch with him. Dealings between him and the bank aggregated many, many millions. He was always just and fair; our personal relations were cordial and friendly to the end; there were never any business transactions between us by which either he or I profited. The man has gone from the earth now, but he lives in my memory as a loyal, loving friend, worthy of honor and gratitude.

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VIII

THE BANKER'S calling, like the policeman's is not in all respects a happy one. The activities of both may for considerable periods be undisturbed by exciting events or trying episodes, yet both are exposed to dangers. Their perils are real but different. In the case of both, vigilance, attention and close observation is indispensable.

The bank manager must "watch out" in several directions. If he is at the head of an institution of some size and importance, he is responsible for the integrity and honest discharge of duties of a large staff of sub-officers and clerks. Exposed to temptations from without, or despairing of the slow gains of ordinary service, they may be lured by expensive self-indulgence into doubtful ways of speculation, and may be led to betray their high trust, not only ruining themselves, but bringing loss, if not disaster, to the bank.

While the zeal and fidelity of bank men really reflect high credit upon human nature as a whole, the betrayals are numerous enough to demand the watchful eyes of the manager. Of such instances I could cite a number in my own experience. I will narrate one because of its human interest.

Willie D — was an efficient and trusted bookkeeper who enjoyed the full confidence of the bank manager. But one day the lady with whom Willie boarded came to the bank on some business, and so met the manager. Incidentally she asked after Willie,

saying: "He boards with me, and I feel toward him as if he were one of my own boys."

"That's fine," said the manager. "I hope he pays promptly."

"Yes," answered the rather garrulous lady, "generally he does. He did get behind about a hundred dollars awhile ago, but some one who owed him money sent him a check for $500.00 and he used part of it to square his account with me."

"How did you happen to know about his getting this check? asked the manager.

"Oh, he gave it to me to get it cashed for him."

"Do you recall the bank on which is was drawn?"

"Oh, yes, on your bank."

"How long ago was this?" continued the manager.

"Why I can tell you exactly, because it was the day my daughter was married —" (naming the date).

"And you turned the money over to him when he came home?"

"Yes. He didn't want to draw the cash himself because if the boys in the bank knew he had money, some of 'em would be trying to borrow from him."

"Oh, I see," said the manager. "You don't happen to remember whose name was signed to the check?"

"No, I can't recollect the name, but it began with 'H'."

The interview left the manager with a troubled mind. "Why," he asked himself, "did Willie use this woman in the matter? How did it happen that the check bearing the name of 'H' was one that would in the regular course of business come into his hands as bookkeeper, to be charged up?"

That night, with the date of the transaction in mind, and after the clerks had all left the office, he made a close inspection of Willie's book, to trace, if possible, the whole transaction. He found from the Paying Teller's book that such a check had been cashed, and of necessity had been passed on to Willie; but alas, there was no charge against any "H" account to correspond with the teller's entry. He did find a debit to "Certified Ck. Account" for which no voucher appeared in the day's work. His conclusion was quickly reached. Willie had invented a check, attaching the name "H" as the signer. He knew that when offered to the teller for payment, it would be referred to him to pass on as being all right. He knew that in due course it would come into his hands, when he could charge it, not to "H" who had no account on his book, but to some other account with a large credit balance. This he did, then destroyed the check so that no evidence of the crime remained. It was an ingenious device on the part of Willie. It might have long remained undiscovered, except for the innocent prattling of his landlady.

Another question arose also in the manager's mind. How many times had Willie repeated this successful financial trick?

The next morning Willie appeared at his usual hour, but was intercepted by the manager, who invited him into his private office. He promptly faced Willie with the facts. Overcome with emotion, the young man burst into convulsive tears, and confessed to his dereliction. It was a pitiful scene, a painful hour for the manager, who expressed his own grief, pain and disappointment, and asked of Willie: "What ought I to do with you?"

"Oh, I don't know, I don't know; send me to prison I suppose. Oh, it's awful; it's awful! My poor father and mother — it will kill them."

"Let us take the matter as calmly as possible," said the manager. "How many times have you repeated the act? How much money have you wrongfully taken? We, of course, can find it out, but it is much better that you confess."

Regaining in some degree his self-control, Willie declared: "This is my only offense. You can find nothing, nothing. This occurred six months ago; I have been in hell ever since; I wish I had died before I did it."

"If it be true, Willie, that this is your sole offense, it will prove that you are not wholly lost. To carry for six months the knowledge of your guilt, to know that to repeat it was not difficult, and to steadily resist the temptation, shows that you still have character and cherish moral motives. No, you are not to go to the State Prison. Your father has a good farm in the West; you must go to him and tell him all. Ask him to let you remain with him for a year. Work as much as you may be able, get into touch with nature, study the flowers, listen to the birds; get this nervous fever of the city out of your blood. If you do this, if it shall appear that you have told me the truth, if you confess to your father and he shall so write to me, if you stay on the farm for a year, we will never make any criminal charge against you. If, on the other hand, you have lied to me, or if you shall fail in the particulars demanded, we will follow you across earth and sea to prosecute and punish you."

Humbly and thankfully Willie took his depar-

ture for his father's home and faithfully kept all the conditions exacted of him.

At the end of a year and a day, the young man presented himself at my office. His appearance was good, his eyes bright; and the color of his cheeks gave evidence of health and vigor.

" I have come back to the city." he said, "after keeping my promise to you. The farm life is intolerable, and if possible, I must find employment here; may I refer to you in seeking it?"

"No," I answered "that would be inadvisable, because I would be obliged to tell the facts. I am sorry, but you see how it is."

However, he did find a place in another bank, and a year or two later I indirectly learned that he was giving perfect satisfaction in his new employment. Two years later Willie again called upon me, saying, "I have come to ask your advice. I am working in the Union National Bank; have been faithful in every way. The directors have ordered that all the clerks must furnish bonds for fidelity. Two of the written questions, if truthfully answered, will be fatal to my application for a bond. The questions are: ('1st) Name the place of your last previous employment. (2nd) What was the reason for your separation from that service?' Now what am I to do; can you advise me?"

"Yes, I can advise you, but my advice will not be easy for you to follow; if acted upon, it may result in the rejection of your application. My advice is that you go to the manager of the bonding company, and tell him the whole truth. If you do that, you can refer him to me."

The afternoon of that same day, the agent of

the bonding company called and talked with me. He said that William D—'s misappropriation of money, when employed by our bank, would, of course, compel the company to reject his application.

I argued: "To tell you the truth to his own great prejudice must have required a high degree of moral courage on his part. Why do you say, 'Of course, we must reject his application?' You know the worst concerning him; the fact he revealed to you is, I believe, his only offense, and he is deeply repentant. He has burned his fingers in the fire of that single transgression. You will insure forty or fifty of his fellow clerks, of whom at the best you can know but little. You take risks for a consideration. Is he not, in your opinion, as good, or even a better hazard, than the average? Why ruin him because he was honest with you?"

"Well," he answered, "you put a new light on the proposition; we will consider it."

They did consider it, and in due course included "Willie" in the list of those for whom they issued their bonds.

So far, so good; but wait. Twenty years had gone by with Willie still employed in the Union National Bank. In a distant city I picked up a Chicago Tribune, and was shocked by the headlines, which announced that Willie D —, the bookkeeper, arrested for defrauding the bank of more than $20,000.00!

The psychologist may find in this food for thought and study.

IX

THE INCIDENT I have cited, though of no great importance, serves to suggest the hazards of banking, through the errors and defaults of its own trusted employees. Generally speaking, honest errors are quickly brought to light, and can usually be rectified. Willful delinquencies and thefts are usually discovered before involving the bank in serious loss. An exception to this sometimes occurs, as in the case of a Boston cashier, implicitly trusted, who gradually converted to his own use over half a million before being detected. But it is from the outside as well that the bank may suffer loss. It is an inviting mark for the predatory skill of the forger, the expert methods of the confidence man, and the more brutal robber or breaker of safes.

During my rather long experience I encountered several more or less successful attempts from some of the professionals now referred to. A book detailing several of these would be interesting to those who love detective stories. To illustrate one way in which outsiders take advantage of the bank, I narrate the following case, showing how the rascal often leaves some door open which leads to his discovery and punishment.

My attention was called to the fact that some time previously the bank had paid out $900.00 against a draft perfectly good in itself, but worthless to the bank, since it was claimed that the endorsement by the payee was a forgery. To save ourselves from loss, it was necessary to prove the endorsement

to be *bona fide* and genuine. The draft was payable to the order of Jacob Klopper and that name was endorsed on the back. But where and who was the "Jacob Klopper" to whom our money had been paid?

Investigation showed that the draft had come to us in a letter dated at P —, a considerable town in central Illinois. The letter purported to be written by Jacob Klopper, and requested that the $900.00 be placed to the credit of the writer, subject to his check or checks. By oversight we had complied with the request; it had slipped through in the day's work and an account with Jacob Klopper had been opened, of which he had availed himself by drawing checks signed "Jacob Klopper."

Who was this man? Was he the legitimate Jacob Klopper, or had some one, getting wrongful possession of the draft, impersonated the rightful owner and successfully defrauded the bank? In seeking possible information, we wrote to the postmaster at P —, asking him if he knew Mr. Jacob Klopper, frankly stating the reasons for our inquiry. The postmaster, Mr —, promptly replied that he had a vague recollection of a man by that name who had at some time received letters through that office; but he did not know the man nor anything about him. The original letter, signed "Jacob Klopper," was on my desk when the reply of the postmaster arrived. I was struck by a resemblance in the handwriting of the two letters; a close inspection revealed the certainty that both letters were written by the same hand, that of Postmaster A —. How simple the conjecture that the postmaster himself had intercepted the letter enclosing the draft to Jacob Klopper, and "tempted by the devil," had forged the endorsement; had himself

written us the letter signed Jacob Klopper, and by this means, converted the sum of $900.00 to his own use.

With this as a working hypothesis, we made inquiries concerning the character and standing of Postmaster A —. We learned that, with a partner he was operating a large general store; that he was regarded as "prosperous and highly respectable," in fact, was a leading member of a large religious organization in the town.

Quite convinced that he was nevertheless the guilty man, we addressed him again with some specious inquiries concerning Jacob Klopper, without revealing the suspicion attaching to him. Again he replied in a most friendly way, expressing his sympathy and his regret that he could be of no better service. He also said that he would be in the city soon, and would drop in to see us. Faithful to this declaration, he did in fact present himself to me at the bank. He was a man of forty-five or so, of good appearance and gentlemanly in manner. A Prince Albert coat, and soft, wide-brimmed black hat, gave him the outward appearance of a model of respectability. I invited him into my private room, excusing myself for a moment, and sent a man to the police station for an officer in plain clothes. Returning to Mr. A —, I referred to the Klopper episode, and asked if he could throw any more light upon it.

He had tried, he said, to refresh his memory, and he had a vague recollection of a man by some such name, who had on one or more occasions applied for mail. As he recalled, he was a short man with a short beard, and he had the impression that he was a cattle buyer, who now and then came into that section to

buy cattle. He was sorry he could do nothing more to help us, but would "keep his eye out should the man appear again."

Observing that the officer had arrived, I addressed him as follows: "You have related a plausible story. Now I will tell you one which conforms the truth. You have lived at P — for some years; you are much respected; have quite a large store; sometimes preach on a Sunday; you are the postmaster. You stole a letter addressed to Jacob Klopper, opened it and found a bank draft payable to Jacob Klopper; you forged his name, and realized for yourself the $900.00. You are a thief and a forger. An officer of the law is outside that door; he will escort you to jail, and in due course you will wear convict garb in the State Prison. How do you like *my* story?"

This rather severe charge did not seem to excite any particular emotion in him. He sat quietly for a minute or two, then remarked: "You could not make my friends and neighbors believe it. I, myself, will neither deny nor admit. If you proceed against me, it will, however, be expensive and injurious to me, and I would prefer to make good your loss than to be exposed to the trouble you threaten. Would that be satisfactory to you?"

To this I rejoined: "You can pay the $900.00; it is your duty to do so. But I can make you no promise of immunity from punishment for the crime."

"Yes," he replied, "I see, but if you will accept it, I prefer to know the amount and leave the other question to you."

"All right," I answered. "Have you the money with you?"

"No, but by going to Bowen Brothers' office,

I can get it, as I have an open book account with that firm."

"Well you can go and get it, the officer will be on your heels, and if you try to escape him, he will arrest you."

This story seems long drawn out, but as it ends in a comedy climax, I will tell it to the end.

After the lapse of a half hour or so, back came Postmaster A —, the officer, and with them the head of Bowen Brothers. With some excitement the latter demanded what it was that we were trying to "put over" on his friend A —.

We answered, "Nothing. As we understand it, Mr. A — is desirous to redress a wrong we have suffered by paying over to us the sum of $900.00. It is a voluntary proposition on his part, and if you owe him money, why interfere with his good intention?"

"We do not owe him money, on the contrary he owes us $1,200.00; but he is a responsible man and we are willing to advance him $900.00 if it is all right. Still we don't want to see him held up. What is the trouble anyway; why should he pay you $900?"

I briefly explained the situation to Mr. Bowen, who, though surprised and shocked, was convinced that his friend A — was in a bad scrape. His attitude of mind suddenly changed. He said, "Under these circumstances, we want the $1,200.00 he owes us; we will not advance him any more."

After reflecting a bit, Mr. Bowen then brought forward this proposal: "We want our money, you want yours. Let him give us an order on his partner for $2,100.00 — that will cover us both. We will send our attorney by night train to P —, and demand payment. If he gets the money, all right; if he does not,

we will seize the stock of goods by attachment proceedings. In either case, we will promptly pay you the $900.00 as soon as our attorney takes action. In the meantime, your officer here can keep Mr. A— in his custody."

This being satisfactory to Postmaster A—, was jointly agreed to by all.

The following day the lawyer wired: "All right," and Bowen Brothers gave us their check for the $900.00.

During the interim, I visited the U. S. District Attorney, laid the whole case before him, showing him the only evidence we really had of the postmaster's criminal action, and asked him as to his duty and mine. After going over the matter, he declared, "There is no doubt in my mind of the man's guilt, but he could not be convicted by a jury on the mere evidence of a similarity in handwriting. He could prove his good standing and reputation, and the jury would acquit him. Let him go back home, and I will put the matter in the hands of the Government Mail Inspector for further investigation.

When Mr. A— learned that we had realized our money, he asked if he might be permitted to return home. To this I replied in the affirmative, and he left our office. I never saw him afterwards.

But his troubles were not yet ended. Reaching home, he was informed by his partner that the day previous he had paid the Bowen draft for $2,100.00, but on reflection had become convinced that it was some kind of a swindle by a confidence man. To protect himself, he had sworn out a warrant, and that the man who had collected his money, was now safely locked up in jail. Postmaster A—took immediate

action to liberate the falsely accused Bowen lawyer. The latter, however, demanded damages for false imprisonment, and Postmaster A — paid $2,000.00 in settlement to the imprisoned lawyer, to soothe his injured dignity, etc.

Cornelia

X

I HAVE enumerated some of the dangers incurred by the banker in the ordinary daily conduct of his business. To guard against these requires watchful vigilance and care. It is, however, in another direction that his chief losses are incurred.

The banker makes his profit, if any, by loaning to the public at interest a portion of the funds held on deposit by him. Obliged to pay to those to whom he is indebted, he must realize payment from those who may become indebted to him. An old adage, and a true one, declares that "Favor and benevolence are not the attributes of good banking; a rigid performance of contracts is its only sure foundation." Properly conducted, banking renders a most useful service to the commercial and industrial activities of the country.

For a little more than forty years my life was closely identified with it. There were periods of prosperity and those of adversity and trial, recurring in exact ratio to the experiences of prosperity or adversity enjoyed or suffered by the business community as a whole.

During my time, the adverse periods were caused by or closely associated with the rising or falling periods which seem to mark with almost a rhythmic regularity the industrial and commercial life of the country. Thus when I happily secured a clerk's position in a Chicago bank in the year 1858, the country was suffering from what was designated as the panic of 1857. Trade was much depressed, business failures

were numerous, industry was stagnant, unemployment wide-spread, and the general period of social distress hardly less acute than is now observable as a reaction from the great war.

Quite slowly, improved conditions set in. Enterprise gained new courage, credit was restored, labor came into employment and the signs of prosperity reappeared.

Unhappily these new and better days were not to be permanent. With the election of Lincoln in 1860, and the rising menace of the Civil War, reaction again became manifest. Distrust and fear infested the atmosphere, quite needlessly so, for with the actual outbreak of hostilities between the North and South, a new and enormous demand for goods and service started the wheels of industry. Stimulated production of raw materials created new demands for industrial services and put wages at a premium.

The Government, in support of its finances, issued its notes to circulate as money, which quickly depreciated in value as measured by gold coin. Prices in terms of the paper money, rose rapidly, and speculation became rife in land, commodities and investment securities. The "profiteer" amassed wealth and general reckless expenditure marked the period. But as always happens, the economic laws thus violated wreaked their own revenge, and in the year 1873, the props to this artificial structure gave way and the whole fabric was badly shaken, or fell with ruin. Again was repeated the story of 1857; again by slow degrees, the country successfully struggled to regain the normal life.

In 1884 and 1893, and later in 1907, reactions

were experienced, the symptoms and consequences of which wore the same familiar features.

At the time of this writing, 1922, we are again passing through the slough of despond from which we will again emerge and reach normal ground.

XI

THE SUMMER of 1886 in Chicago was marked by a civic tragedy quite unprecedented in its municipal history. It was then a city of some four or six hundred thousand people, the most heterogeneous in its racial mixtures of any city of its size.

In this diversity, there had sprung up every form of radical political idea. The tenets of Socialism and the destructive doctrines of Anarchism were boldly advocated by a radical press, and fulminated by ambitious orators, who proclaimed on street corners and elsewhere, the "coming revolution." For some time little attention was paid to such assemblies by the police authorities, until they became a menace to the public peace. These movements of the Anarchistic groups finally culminated in the "Hay Market Massacre." In the large square, one evening in the month of May, a large crowd had gathered to listen to the harangue of the Anarchist orators. Fearing trouble, a squad of police had been detailed to guard against violent outbreaks which might be incited by the fiery advocates of disorder. While the meeting was yet in its earlier stages, some miscreant threw a bomb into the ranks of the police. Its explosion killed outright several of the police and wounded many more.

This awful crime against the social order excited universal horror, and the agents of the law undertook to identify and bring to justice those most immediately responsible for the outrage. Eight men were arrested, convicted and sentenced to death. Upon three of them the penalty was carried out; one com-

mitted suicide while awaiting sentence; and the other four less responsible had their sentence commuted to life imprisonment. This retribution silenced the previous noisy advocates of destruction and drove into seclusion their sympathizers.

The facts revealed led me and others of like mind to consider whether repression by force ought not to be supplemented by moral methods. It was evident that the social fabric was being torn by mutual misunderstandings, which might be healed or at least mitigated by a better comprehension of the ideas and motives which actuate men in their relations to each other in the social state. While violence and revolution should be put down with an iron hand, should not reason, toleration and good will be invoked as aids to secure a safer and better state? Out of these reflections grew a small organization which assumed the name of the Economic Club. I confess that I was interested and to a degree influential in that movement.

The organization consisted of only twenty-four members. It was purposely constituted of representatives of various ideas and doctrines.

Thus there were lawyers, ministers of the Gospel, business men, trade unionists, single taxers, one prominent Socialist — an eloquent advocate of that doctrine, one "philosophical" Anarchist, and perhaps other "radicals" in our group. At first it was understood that our meetings should be in private, where each member could set forth, without reserve, but with patience and courtesy, his theories and the supporting reasons therefor.

The members of the club came together once a month, and lacking any better place, met at my

house. There was much conversational discussion, very little formal debate.

Out of our joint meetings there grew a belief that the social welfare could be to some extent advanced if, under the auspices and control of the club, public meetings could be arranged for the orderly discussion of the ideas and "isms" which were splitting up into hostile groups, many well disposed, if misguided people.

Accordingly, a commodious hall, with a seating capacity of five hundred, was engaged for eight consecutive Sunday nights. For this period, for three successive years, public meetings were held. We called these "Economic Conferences."

At each of these meetings a representative of some doctrine, radical or conservative, was invited to address the audience for one hour. The speaker could be questioned for another hour by persons in the audience — each questioner being limited to one question — not an argument or attack on the speaker. A judicial moderator, sitting on the platform, enforced the rules. The first open meeting was held in a music hall on Madison Street.

One or two of our club members looked forward to it with trepidation. They suggested that a squad of police in plain clothes would be advisable, but this suggestion was rejected as unwise. The house was packed with people, but neither then, nor on any other occasion, was a disorderly act committed, nor a word insulting to the speaker expressed.

The audiences were always large, composed in the main of what the French would call the lower "bourgeoisie." The well-to-do were feebly represented — the more the pity. From these meetings they might

have learned much to which, in their superior wisdom, they remained blind.

My participation in the movement was looked upon with suspicion and contempt. The fact that I was prominent in it damaged me (at least for a time) in the eyes of many whose good opinion was of value to me. However, looking back now, I do not regret that participation.

Since that time "Open Forums" have been established in many cities, resulting in a better understanding between the classes.

I am not able to affirm that the influence of the Economic Club brought into life a little later another and more important movement, which became known as the "Civic Federation of Chicago." Its organization was effected while I was traveling in Europe. On my return, I found it fully organized, and myself elected president. I would gladly have declined that honor, but much publicity had been given it, and it would have been injurious and confusing if I refused to accept.

Therefore, I reluctantly consented to serve for one year. The membership was composed of one or two hundred people, fairly representative of all classes of society. The object of the association was to be helpful in a constructive way to social welfare, to concentrate public attention upon evils and abuses which might be alleviated or cured. Through its committees, it did good work in many directions, and won public confidence. An evil long existing and generally recognized, was the venality of the Common Council. Concessions, rights and privileges could be obtained from it, to be utilized for private profit, if

the solicitor of such favors were willing to pay the price.

To secure honest men in the Council was a fundamental need. An effort in that direction was made by the creation of a Municipal Voters' League. The duty of the officers of the League was to investigate the public life and general character of every candidate for municipal office, and without fear, favor or prejudice, make the results of their investigation known to the voters.

The executive head of such a league would naturally draw down upon his head the vengeful hatred of the wicked aspirants for office. The old question arose, "Who will bell the cat?" In other words, who can be induced to accept such a task? I recall a meeting of a committee of sixteen members of the Federation, appointed to consider this. The office of President of the League was refused by each member of the committee in turn. At last one member of the committee remarked, "I know a patriotic citizen who has been active and useful in political affairs of the fourth ward. He is a little man, but has nerve, courage and character. He has been quite successful in a job printing business. I once heard him say to his wife: 'I owe much to Chicago, and would be glad to give two years of my life, without remuneration, if thereby I could help make the city what it ought to be.' "His name," he continued, "is George E. Cole." No one else knew this Mr. Cole, but acting on the strong words of the member who did know him, the chairman of the committee was authorized to appoint Mr. Cole, President of the Municipal Voters' League, if he would accept the office.

In response to a call on the telephone by his

friend, he was introduced to our meeting within ten minutes. The chairman explained to him the object of the League, the necessity for a brave, patriotic, yet prudent man, to be put in charge, and concluded by saying: "After here canvassing the names of many men, we are all united in offering that place to you, and in asking you to assume its duties."

He replied in substance: "I have long realized the need of an organization similar to the one you are trying to form. I do not feel qualified to undertake the onerous duties involved, but if it is the unanimous sentiment that I am, I will accept the position and do the best I can."

Thus that question was solved, and very happily. For a number of years he did noble, useful and impartial work, and the great value to the community of the Municipal Voters' League became recognized as an influential factor in the cause of good government.

XII

THE WORLD'S Columbian Exposition, now an historical event, in its inception and development was a disturbing element to my regular established duties as a bank manager.

Without attempting a full story of that remarkable achievement in Chicago's enterprise, there are some features of it which have not been noticed by the historian's pen, and may never be recorded unless I set them down.

The idea seems to have been born in the brain of Edward F. Cragin. At least, from him I first heard of it. With a pad of paper in his hand and pencil over his ear, he appeared at my desk one day in 1889, with the inquiry, "Can I put you down as in favor of holding a great World Exposition in Chicago, in 1892, to celebrate the four-hundredth anniversary of the discovery of America by Christopher Columbus?" His question struck me as absurd. Chicago was comparatively a new city; its population of about a million was the most heterogeneous of any city of its size on earth. Material advantage had been the attracting power to draw this mass of people together. In the struggle for life and personal benefits, the esthetic sense of the people had remained comparatively dormant, and was not up to the responsibility which would be blindly assumed in creating an "Exposition" worthy of the occasion. Besides, the necessary expenditure would amount to millions, which it would probably be impossible to secure. These opinions, however, did not reflect the general sentiment,

and in expressing them I proved to be a false prophet. The proposal to hold such an exposition met with almost universal favor. In due time a public meeting was held, at which stimulating oratory removed doubts and inspired enthusiasm. A committee was sent to Washington to secure an act which would insure the sanction of the United States. A resolution endorsing the exposition passed both Houses of Congress, but did not specify where it might be held, merely stipulating that the city so honored should furnish an eligible site and pledge a fund of five millions for its creation, and that the Government should not assume any financial responsibility.

New York City "woke up," and sent a strong delegation to Washington to secure the Exposition. Representative citizens from Chicago promptly contested the claims of New York, and after much debate and clamor, Chicago won in the exciting controversy. Thus assured, Chicago inaugurated the enterprise. A corporation was created, providing for a capital of five millions, and the work of securing subscriptions to the capital stock began.

At first large subscriptions came rolling in. The railroads, the hotels, banks and larger merchants subscribed liberally, but as the days went on, the daily subscription rapidly decreased, and when the sum of two and a half millions had been pledged, it looked as if the movement would be a failure. The numerous committees sent in their books, reporting that they could do no more. In my opinion, the movement would have collapsed, but for the devotion and ability of one man. Having himself been a participant in the work of money getting, and perceiving the danger of an inglorious end to the program, he came to me

as chairman of the Finance Committee, with the declaration: "Your committees on subscription have not properly worked their respective fields. You, as chairman, will be held responsible for their failure which cannot be prevented without radical new power and energy. If you will make me chairman of the subscription committee, with free authority to revamp the personnel of the existing committees, I will give my time exclusively to this work for three months, and will bring the subscription total to the necessary five millions. Many will have to double their present pledges, and many new subscribers must be obtained." This man was Otto Young, now deceased. I knew him well, and knew his power as an organizer.

I gladly accepted his proposal, and from that time until the stock subscriptions mounted to $5,600,000.00, he directed the work. He is entitled to the chief honor of saving the enterprise from failure.

With the full sum secured, a meeting of shareholders for the election of directors was held. Forty-five directors, fairly representative of the best business life of Chicago, were elected. Promptly afterward, the directors held a meeting to elect officers, adopt by-laws, etc. To my great surprise and against my own wishes, I was unanimously elected President of the Board of Directors. By this time, my originally pessimistic views had given way to faith and optimism, and I accepted the honor. There seemed to be fair sailing ahead, but soon a threatening cloud appeared.

Our friends in Washington reported that a strong delegation from New York had requested Congress to amend its resolution by erasing from it the name of Chicago, and substituting that of New York.

Birth place of Lyman J. Gage

It was represented that the Chicago stock subscription list was largely a fake affair, and our worried friends demanded that we come at once to Washington and satisfy the Congressional Committee of our good faith and ability. Losing no time, I, in company with Mr. Otto Young, Mr. Thomas B. Bryan, E. F. Lawrence and our legal adviser, Mr. Edwin Walker, went to Washington. We presented ourselves to the joint committee of the House and Senate, with a list of our subscribers for $500.00 or more. Happily, Senator Charles B. Farwell was a member of that committee, and when we read the names of our subscribers and the respective amounts for which each was pledged, he declared: "I am personally acquainted with nearly all these subscribers. They are financially responsible, and I would be willing for a consideration of 2½% to guarantee the collection of every dollar pledged on that list."

We all strongly affirmed the integrity and good faith of our subscribers and all doubt on that point seemed to be dissipated. But the worst was yet to come. At this juncture the Chairman of the Joint Congressional Committee declared himself in the following manner: Chicago has evidently accomplished a wonderful work in securing these pledges; but it is only fair to say that she will be obliged to give up her hope for the Exposition. New York is too strong for her; that city has come forward and offers for the enterprise not only a most eligible site, but *ten millions* in cash. It would be impossible for Chicago to do so much; therefore, it is most probable that Chicago will be eliminated."

This announcement was indeed a shock to us, and we withdrew for a few minutes to consider our

reply. It looked dark enough until the same Otto Young, who was himself a wealthy merchant, declared that Chicago must meet this new challenge. "It will be hard to do it, but we can make good. Let us so inform the committee, and personally guarantee that it shall be done. I am willing to make that pledge."

It was plain that it would be idle to expect much, if any increase in voluntary individual subscriptions to the stock, but there was the municipality itself. It was possible, if the way could be legally found, to make a corporate subscription for the full additional sum of five millions. Such a thing had not been contemplated, but all things were possible.

Returning to the larger room, we informed the Congressional Committee that we would pledge Chicago for a new total, and asked for twenty-four hours to satisfy them that our declaration rested on a business basis. This was concurred in, and before the time limit, we received a fully supporting telegram signed by some thirty or more citizens whose aggregate wealth was known to be more than a hundred millions of dollars. This ended the dispute; New York surrendered the contest, and the full bill passed Congress, with Chicago recognized as the seat of the Exposition.

To enable the city to come in with the large proposed contribution, an Enabling Act was adopted by the State Legislature of Illinois ratified by a popular vote of Chicago's citizens. With ten millions in sight, the directors proceeded to create the World's Columbian Exposition.

Its story can be found in the public libraries; it was a glorious achievement, but the construction cost amounted to twenty-one millions, instead of ten

millions, as first estimated. These added millions were provided through bond issues, the creation of a "floating debt," etc. Owing to the reaction and financial panic of 1892-3, and the limited duration of the Exposition, the capital subscribed by the people and the contribution by the city was almost completely lost; but it put Chicago on the map, bringing it to the notice, and winning the respect and admiration of the visiting world. Possibly in the long run the sacrifice was justified; I am not clear in my own mind on that point.

XIII

DUE PERHAPS to popularity gained through my relation to the World's Columbian Exposition, I was placed in a position of great personal embarrassment.

For many years, Carter H. Harrison had occupied the mayoralty chair, and while it may be that he had made as good a mayor "as the times would permit," he had, in the course of his several administrations, incited criticism and drawn down upon his head the hostility of the daily press. These standard-bearers of public opinion determined, if possible, to break the Harrison régime. The newspaper proprietors had hit upon me as the candidate for whom they should unite their influence, and who, supported by a unanimous press, could win the office of mayor at the forthcoming election. I was urged by these gentlemen of the press to put myself forward as a candidate.

Profoundly ignorant of the devious ways of politics and the interplay of influences in the administration of a great city, I declined to consider the proposition, thereby attracting sharp criticism from the press. Turning from me, they fixed upon a citizen of distinction, wealth and influence, whose ambition exceeded his discretion. After spending his money most generously, he was defeated by an overwhelming vote, and Carter H. Harrison was re-elected.

XIV

I SHALL indulge myself in recording two or three incidents, which dwell in my memory and give me now, in my advancing years, a pleasing satisfaction.

They are humble enough in their character, and may seem too trivial to be worthy of record here. In place of these I could offer as evidence of appreciative regard, copies of resolutions embodying sentiments of respect and expressions of good-will, adopted at various times by boards of directors, committees of various associations, etc.

Some of these are beautifully bound, carry illuminated texts, and are preserved as cherished relics of bygone days. To none of these have I referred in these memoirs.

I could also cite the fact that, by at least two institutions of higher learning, I have been voted the honorable degree of L.L.D.; but I regard them as in a sense conventional acts, which nothing in my life or doings merited.

The record I now transcribe is much more humble, quite unconventional, informal and sincere; but to me that gives the events a higher, rather than a lesser value.

I have mentioned the Economic Club, with its twenty-four members, representing both the conservative and ultra-radical classes of our social state. Among the latter was Thomas J. Morgan, an extreme Socialist. He was a hard-working, industrious mechanic, self-thought as to education, but of unusual mental power and gifted as an orator.

The disparity in his and my own social-economic ideas was great, and we suspected each other's underlying motives. I regarded him as a "dangerous man" and he no doubt looked upon me as hard, cruel, rapacious, and indifferent to the well-being of the social whole.

The contacts incidental to our meetings in the economic debates did something, I am sure, to soften our mutual preconception and prejudices, as will happen when men are sincere, even though antagonistic in convictions. But I had never had reason to suspect that his doubts and suspicions of me had been modified.

Well, the Economic Club died. I saw no more of Mr. Morgan, and the years went on. Yes, thirty years of silence, when at last, only three or four years ago, I was called upon here in San Diego by a woman past middle life. After apologizing for her intrusion, she told me the following story:

"I am the widow of Thomas J. Morgan, whom you may remember. He had given up working at his trade; and with our modest savings of many years, we had resolved to come to California, where one of our married children was living. On our way hither, Mr. Morgan was killed in a railroad collision. I am coming to you with my trouble and helplessness in business matters, because many years ago my husband told me that if he was ever taken away suddenly, and I felt the need of counsel and advice, I could go to Lyman J. Gage with an assurance that I would be sympathetically received, and sincere counsel given me. That," she said, "is my excuse for troubling you with the questions which arise as the result of his death."

The point of this narrative is found in the confidence and good-will toward me which occasional contacts had engendered in him.

Of his sincerity there could be no doubt, and considering the circumstances and the nature of the man, I have cherished the expression of it as one of the highest compliments I have ever received.

Another incident, somewhat similar in its underlying features, was the result of a temporary relationship, in the early "60's", with Foster Mission Sunday School, where I taught a class of boys.

The mission was situated in a section of the city occupied exclusively by a foreign population —Poles, Hungarians, etc. I had a class of eight or ten boys, to whom I tried to impart the principles of good Americanism and worthy personal character. After three or four years in this rather unpromising work, I became disassociated, and as the years went along, the mission faded to a latent memory in my mind.

One day, sitting at my desk in the bank, I looked up and saw a man of middle life, who at first glance might have been mistaken for an anarchist. He had a bushy black beard, keen black eyes, a stalwart figure, and a shock of jet black hair. A kindly smile, however, shining from his eyes, modified the first impression, and in response to his enquiry: "May I speak with Mr. Gage?" I invited him forward to my desk.

Approaching me, he said, "You don't remember me. My name is Stephen Jarowosky. I was once a pupil in your Sunday School class at Foster Mission. Perhaps this will refresh your recollection." With these words, he withdrew from the side pocket of his coat, and handed to me, a little book of a value not greater than ten cents. "Please look at the blank page

in the front of this little book," he continued. Turning to the fly leaf, I read: "Presented to Stephen Jarowosky by his friend and teacher, Lyman J. Gage." It was dated December 25th, thirty-four years prior to the visit I am describing.

"Is it possible," I exclaimed "that you have kept this little book all these years?"

"Yes, I have," he answered, "and this also." With that remark, he handed me a silver dollar. It was a bright, unscratched coin, bearing a mint date previous to the date recorded in the little book. "This," he remarked, "you gave me on the Christmas which followed the gift of the little book. I am a mechanic, earning good wages. We are comfortable and try to be respectable. These two things, the book and the dollar, I have kept through all these years in remembrance of the early days. They are in a way my household gods, and as my children have come along and grown up, they would beg me to tell them about Foster Mission and show them the book and the dollar that Mr. Gage gave me. They never seemed to tire of the repeated tale.

"We have often seen your name in the newspapers and have eagerly read whatever was printed concerning you. My name, of course, has never appeared, and it is natural that you should forget me. Many times I thought I would come in and take a look at you, but I have never summoned the courage until today."

This incident, so simple in itself, is one of the sweetest memories that go to cheer a declining life, which ought to be more enriched than it is by similar recollections.

XV

THE PRESIDENTIAL election of 1896 brought William McKinley into office as chief executive of the nation. The great issue of the campaign had been the metallic money standard.

Pending its determination, excitement ran high, the business life of the country suffered a period of suspended animation. The election of McKinley was hailed with great satisfaction by the conservative elements of both the Republicans and Democrats. It was believed that the chronic depression, which had followed the financial and industrial revulsion of 1893, would now be broken, and that with this emphatic commitment to the gold standard, our industrial life would be rejuvenated.

Into his high office, it was justly felt that the President-Elect would bring all the fine qualities that had marked his personal and political life. As Governor of Ohio, and for several years as a distinguished member of the National Congress, he had acquired political wisdom and possessed a wide acquaintance with the forces affecting our country's future.

Public interest was aroused as to his choice for members of his cabinet. As the responsible head of a large bank, I, in common with others, felt a deep interest in that question, but not for a moment did I suspect that I myself was to become a member of his official family.

For thirty-nine years, as boy and man, I had followed the business of banking. Fortune had been kind. Advancement from the humblest position had

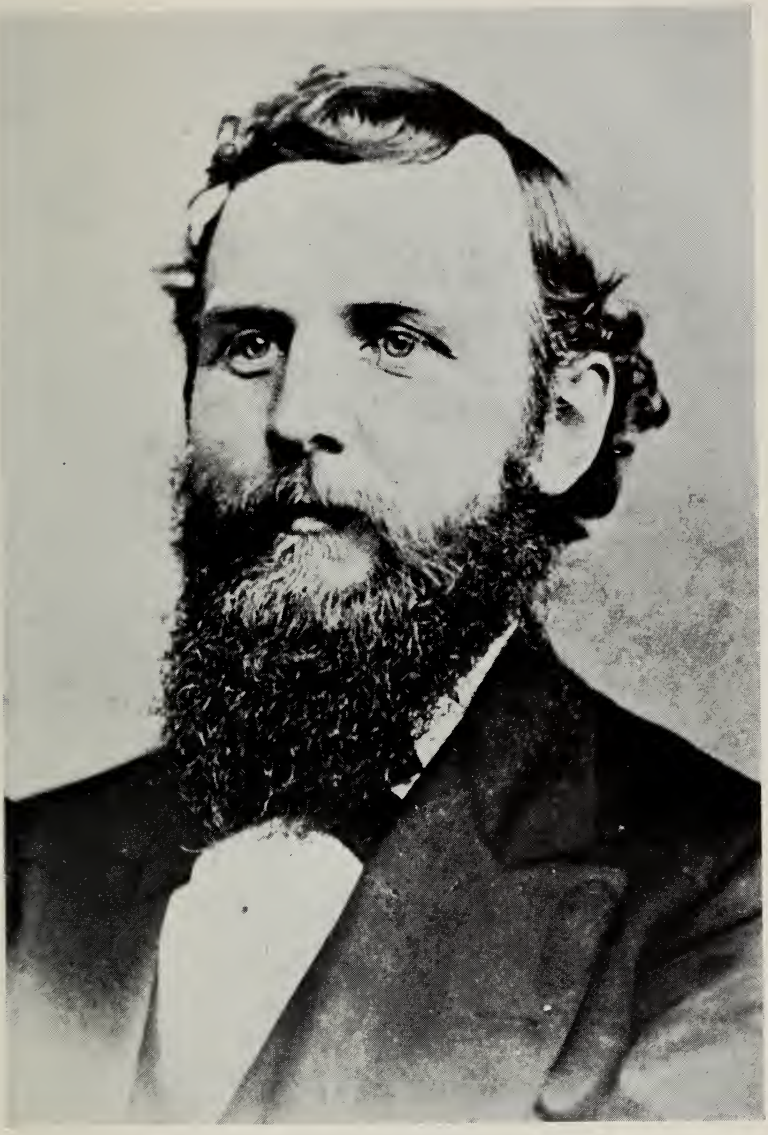
been realized in successive steps, and now at the age of sixty years I had reached the top of the ladder. My position as President of the bank was established. The compensation of $25,000.00 per annum was generous and ample.

I had never become familiar with politicians, nor engaged in the strife of parties. In these matters, I was what the Irish call "an innocent." Reasonably secure, I had no ambition for public honors of any sort. In previous years I had been honored by my fellow bankers of the country with the Presidency of the American Bankers Association. That office, more honorary than active, I held for three years — 1882 to 1884. In the organization of the World's Columbian Exposition, which opened its doors to the public in 1893, I had been chosen as its first President. Neither of these positions, however, savored of politics.

Speculation was rife in the press as to whom among the public men of the country would be selected for cabinet members. The newspapers were active in bringing forward, with prophetic vision, the names of persons they considered eligible for the high duties involved in the new administration.

I was surprised and somewhat shocked to see my own name thus mentioned as one who could be wisely selected to take the portfolio of the Treasury Department. To this I paid little attention, though I was embarrassed by it. I could not refuse what had not been offered, nor decline in advance that which might never be seriously proposed.

I hoped that this newspaper gossip would pass away, and that I should be left in peace to discharge duties and responsibilities satisfactory in their nature.



Lyman J. Gage

This gossip, however, brought in to me from many quarters — chiefly from bankers in the West and other sections — earnest expressions of hope that I would feel it my duty to accept the appointment if offered, and pledging the faith of the writers in my fitness for that high office.

It was generally known that I had uncompromisingly advocated gold as our continued standard of payment. It was also feared by some that while a gold plank had been included in the platform at the Republican Convention in St. Louis, the Republican party as a whole was not as loyal as it should be to that feature, which ought to be rendered secure and permanent.

Some time in January, 1897, I received word through a friend that the President-Elect would like to see me at his home in Canton, Ohio. There is an adage that a request from the President of the United States is equal to a command, and it applies with hardly less force to a President-Elect.

Naturally enough I attached significance to this invitation to visit Mr. McKinley. There was much conflict and doubt in my mind as to where my duty really lay. I appreciated the honor and dignity of such a position and had been urged by my friends to accept the position, if offered. They said, "It will involve serious financial sacrifice, but you can afford to make it. It will, on the other hand, crown your business career with the highest possible recognition." My wife also joined in their representations.

I went to Canton and called on Mr. McKinley. What passed between us will show that even matters of high importance are brought into being with great simplicity, instead of dignified formality.

I had never met Mr. McKinley more than three or four times, for short periods only, when our conversation had bordered on the commonplace.

He received me with cordiality and after a short exchange of talk, he said, "I've requested you to come here that I might ask you a question. If I were to offer you the portfolio of the Treasury Department, would you accept the appointment? Bear in mind, I do not offer it to you yet. I could not afford to offer it to anybody and have it refused."

To this I rejoined, "I do not think you ought to offer it to me. The members of your cabinet should be in very close harmony with your political ideas and doctrines. While I have always been a Republican, having cast my first vote for Abraham Lincoln in 1860, I must frankly say that I have not been in full sympathy with a high-protective tariff. Had the Democratic Party shown political ability in the management of our national affairs, during its brief periods of administration, I might have supported the principles of that party. You, on the contrary, have the reputation of being a high-protective tariff advocate. Again, I am afraid that while the platform on which you were elected carries the gold plank, your convictions are less firm than mine as to the necessity of maintaining, at any sacrifice, our present money standard, by which only can we successfully compete in the world's trade."

He heard me with an indulgent smile and then remarked, "You misapprehend my attitude as to the protective tariff. I was chairman of the committee in the House which advocated the tariff rates under a bill known as the McKinley Bill, but I thought then, and think now, that it is for our best interests to re-

turn gradually to a much less drastic system of tariff. As to the gold standard, you cannot be more firmly convinced of our interest as a nation in maintaining it than I am."

"Well," I said, "You have taken the wind out of my sails, and I have no further defense."

"Let me ask you," he continued, "if you happen to have a photograph of your wife in your pocket?"

"Yes," I said, "that is easy; here it is."

He looked at it and remarked, "She looks as though she might ornament the social side of the President's family."

I expressed full concurrence with his thought in that particular.

"Let me read to you, in confidence, the inaugural speech I expect to deliver on March 4th."

He read it to me at length.

"What do you find to criticize in that?" he asked.

"Not one word," I replied.

"Then I will repeat to you the question with which I started: 'Would you accept the portfolio of the Treasury, if I should offer it to you?' "

I answered, "Yes."

"Then that is settled. I offer it to you and you accept?"

"Yes."

He then added, "Won't you be good enough to step into the next room? There are twenty newspapermen in there. They are good guessers and no doubt apprehend the significance of this visit. Just tell them what has transpired, my offer and your acceptance; then come back and take luncheon with Mrs. McKinley and me."

After luncheon I took the earliest train back to

Chicago, and the papers of that evening and the following morning spread the knowledge of this action over the country.

I resumed my usual duties in the bank, for several weeks would intervene before I would assume the new responsibilities. This interval was consumed in arranging my personal affairs and receiving friends from far and near, most of whom were congratulatory in their expressions and gave me their best wishes for success.

There were a few voices, however, to the contrary. Some, who perhaps had the closest personal interest in my future welfare, deprecated my action. They argued thus: "You cannot afford to do it. You are cutting off your business career at the moment when your prospects are the brightest, and the breach you thus make will never be fully restored."

I will relate here an interview with one of these objectors. He said, "In justice to yourself and your family you ought not to make this sacrifice. But if you are bound to do it, I want to share with you the sacrifice I know you are making."

"How do you wish to do this?" I asked.

"If you will accept it, I want to give you my check for $100,000.00; that perhaps is my share."

"When?" I asked.

"Right now. I have to my personal credit in the bank $220,000.00."

"Well," I said, "there is a blank check; go ahead."

He filled the blank out for $100,000.00, payable to myself, and handed it to me.

"You have done all you possibly can to demonstrate the sincerity of your talk, but there is one thing

I'd rather have than this check," I added tearing the check into shreds.

"What is that?" he asked.

"The continuance of the kindly motives which animate you at the present moment," I replied, putting the pieces of the check back into his hand.

This gentleman was engaged in a very large and profitable business. We had been acquainted for several years. I was satisfied then, and am now, that in this generous proffer, he had no ulterior purposes of any kind, but was acting from the purest motives. Nevertheless, I could not compromise my own independence by accepting his generosity.

This man was Mr. Otto Young, now deceased — the same man to whom I have previously referred to as entitled to the highest honor for his work in the World's Columbian Exposition.

The following are from the Chicago Inter-Ocean, of February 14th, 1897.

> "A warm and affectionate farewell was given by the members of the Bankers' Club last night to Lyman J. Gage, recently appointed by President-Elect McKinley as Secretary of the Treasury.
>
> "Eulogies were paid the recent member of the Bankers' Club who has had the honor so recently thrust upon him, given by members of the organization, by attorneys, and by men in other vocations of life. The good-byes and godspeeds were numerous and heartfelt. The old associates of Mr. Gage took occasion to pay tribute to his character as a man and to his ability as a financier.
>
> "Every mention of his name was greeted with applause, and when he arose to thank the club for the good wishes expressed the demonstrations of affection lasted for several minutes. He was visibly affected and

as he proceeded with his address his voice trembled with emotion.

"The big banquet hall at the Auditorium was tastefully decorated when at 6 o'clock the members of the club sat down to discuss the menu. There were ferns and palms tastefully arranged about the hall, and in the gallery, which was beautifully draped, was stationed the Lotus Club Quartet, which furnished the music for the evening. President John J. Mitchell of the club was the toastmaster of the evening and at his right sat the guest of honor.

"The banquet was called to order at 8:45 o'clock by President John J. Mitchell of the Bankers' Club, who stated that Elbridge G. Keith has some resolutions which he desired to offer and which he would read. Mr. Mitchell then read the resolutions, which follow:

'Whereas, Lyman J. Gage has been for many years a recognized leader among bankers and financiers of the United States, and particularly of Chicago and the large territory tributary thereto; and,

'Whereas, His wise counsel, untiring energy, and unselfish assistance have been of incalculable benefit to the banking, financial, and business interests, having Chicago for their center, and to the people dependent thereupon; and,

'Whereas, Much of the success of the Bankers' Club of Chicago is due to his active participation in its deliberations and his deep concern for its welfare; and,

'Whereas, He is about to assume the duties of the office of Secretary of the Treasury under the administration of our national government, to be inaugurated March 4th next, be it

'Resolved, By the Bankers' Club of Chicago that the people of the United States have just cause for congratulation that one so conspicuously able as Lyman J. Gage has been selected to fill the office of Secretary of the Treasury. His ability and integrity are recognized throughout the republic, and his broad citizenship and exalted patriotism assure the same unselfish devotion to the interests committed to the care

of the United States Treasury Department as has characterized his labors in this community. Be it further

'Resolved, That the thanks of the members of this Club hereby tendered Mr. Gage voice in but a slight degree our appreciation of his efforts in behalf of this organization. And be it further

'Resolved, That these resolutions be spread in full upon the records of this club and an engrossed copy thereof forwarded to Mr. Gage.' "

Mr. John J. Mitchell then spoke as follows:

"For the benefit of our invited guests who are here tonight it is proper and right that I should explain that the Bankers' Club of Chicago is one of those inoffensive and unassuming organizations that are organized for the purpose of bringing about a little sociability among the bankers of Chicago. This, I think, you will admit is a laudable purpose, but it is not one of the easiest things under the sun to do, for the bankers of Chicago are not the most sociable people in the world. But under the mellowing influences of three years of panic we begin to thaw out, and I venture to say that if we should have three years more we would begin to be quite chummy together. (Laughter and applause.)

"I said this is an unassuming club. I meant to say that it *was* an unassuming club, because it was so until official lightning struck in our midst, and since then we have presumed to feel that we were of as much importance as any of the other clubs of Chicago; and we have invited, under that presumption, our esteemed mayor, who does not seem to be present tonight, the representatives of some of our prominent clubs, representatives of the board of trade, and some of our aristocratic friends, and I trust that before we get through with them tonight they will know that we have some merit.

"This is not an ordinary occasion tonight. We are not here for the purpose of outlining a policy for the

incoming administration, or for the coming Treasurer of the United States. We are here simply to do honor to one of the members of our club who has been chosen to fill one of the most difficult offices of the incoming administration, that of Secretary of the Treasury. (Applause) At the present time it requires more good, hard business sense, more practical knowledge of finance than has been required at the hands of any other predecessor other than that of Alexander Hamilton. Our President-elect has made no mistake in disregarding the obligations of politicians and appointing for the Secretary of the Treasury, Mr. Lyman J. Gage. (Great applause.)

"This is not only the sense of his associates and friends. It is evidenced by the kindly expressions of press and public all over our land and from across the water. It was a graceful compliment to the great State of Illinois and particularly to our home City of Chicago.

"In accepting this position Mr. Gage makes a great many personal sacrifices, and the financial interests of Chicago suffer an equal sacrifice by his decision. But it is the bankers of Chicago who will miss most the thoughtful, calm and always fair judgment of Mr. Gage, which the last three years of financial trouble have brought out so prominently and so clearly. But I trust that our midnight vigils are over, that we are now sailing in calmer financial seas, and with Mr. Gage at the financial helm at Washington, we will trust our ship of state. (Applause)

"Gentlemen, I will ask you all, now to rise and drink to the health and the success of the new Secretary of the Treasury, Hon. Lyman J. Gage."

* * *

Lyman J. Gage, the guest of the evening, was introduced and said:

"It is no doubt the fact that the many complimentary words which have been uttered are fully intended for application to me, but it is quite difficult for me

to realize the fact. Within ten or twelve days I have read so many conflicting descriptions of my own character and personality that I feel a rising apprehension that 'I am not myself at all'. The illustrations which support these varied and variegated descriptions help also to confuse my mind. One of the most striking was a recent picture of a handsome young man of forty, with black hair and elongated features, adorned with mustache and goatee, a la Napoleon III, and my name was under it. I assure you, my friends, that I am growing timid about looking in the mirror, lest I should unfortunately turn out to be somebody else and thus prove the papers to be right and myself wrong.

"However this may be, standing in this somewhat familiar place, and looking around this circle of friends, with whom I have been in almost daily contact for many years, the confusion ceases, my sense of individuality is regained, and I realize the full significance involved in your words of 'Good-bye, and Godspeed'.

"In an hour when one turns away from the familiar and loved scenes of home it is natural that he should cast 'the last lingering look behind' before facing the unfamiliar region to which his journey leads. In a similar way my own thoughts turn tonight to the recollection of my life here with you, and you must bear with me if I dwell upon them.

"In the month of October, forty-one years ago, a young man of 19, I entered this magic city of the West. With little delay I caught the infection of enthusiasm which seemed to animate every one of the sixty thousand people, upon whose foreheads the white light of a future full of possibilities shone resplendently. Incoming trains brought new accessions to the population, while daily thousands more passed hurriedly to inviting plains at the further West. Two years passed and the baleful influences of the panic of 1857 fell upon us. The development of the country had been too rigid. Credit, that powerful instrument for the distribution of capital, had been both abused

and overused. Fortunes which had serenely smiled upon their fancied possessors faded away, while the humbler ones, used to toil and desirous of work, fell into idleness and distress. As I remember them, the years of '58 and '60 were fair prototypes of these last years of business and industrial depression. Nevertheless, our population was augmented from month to month and from year to year.

"In 1861, the first gun fired on Fort Sumter fired also the Northern heart. Our city became a camp and marching regiments filled our streets. Within four years a million of men were called from the ranks of industry into the ranks of war. Vast expenditures were inaugurated. Labor demanded high pay in current money, prices of all commodities advanced. Profits in trade appeared to be enormous, while on every side speculators blossomed into millionaires. It was quite lost sight of that this kind of 'prosperity' was visionary and unreal; that we were spending — for a noble cause, to be sure — vast sums which the future was to pay. Surely three thousand millions of public debt, the proceeds of which were expended in five years of time, ought to have given a stimulus to things. They did no doubt; but peace came back, and the day of dissipation was over. In 1873 the headache period came on, and, oh, how our heads did ache! Ruined banks, ruined merchants, closed factories, and idle workmen again mourned together over the perished simulacrum of 'prosperity'.

"The path of return from unnatural courses is always painful. We found it so from '73 to '79. January 1st of the latter year had been fixed by the government as the day of resumption of specie payment on its outstanding notes. You remember, most of you, the doubts and forebodings which filled the minds of many as to the result of the great experiment. You remember, also, how the hidden gold and silver first began to percolate into our own money system, until it became a large, enriching stream. Industry found a solid basis. Enterprise went out with courage. Trade and commerce revived, and for fourteen years our

Mrs. Gage and baby

country advanced in material wealth and intellectual progress by rapid and sustained steps.

"I shall not delay you with the too familar story of 1893 and its culminating disasters. Nor shall I now go into an explanation of the causes which brought on the wide ruin whose painful evidences are still with us. Nor shall I pause to speak of that episode of 1871, when the vengeful forces of hurricane and fire destroyed in a single day the mighty fabric of a great city.

"Let me turn to a more cheerful side of the retrospection. In spite of all the reactionary influences I have described, in spite of war and fire and commercial ruin, this city, the city of our love and pride, maintained her primal energies unimpaired. In forty years from 1855 its population increased twenty-five hundred per cent. While in schools, churches, parks, homes, and all the increasing needs of a higher civilization an equal progress has been manifest. With such triumphs, under such adversities, who will utter a note of despair? Those who struggled and thus achieved showed fortitude, courage, faith. Let their successors evidence the same sublime qualities in themselves. Whatever may at the moment suggest depression and discouragement a broad outlook will correct. Chicago still sits at the large gateway of commerce. Her unrivaled facilities for transporting raw products from forest, field, and mine to her mills and factories, are constantly improving, and her ability to economically distribute the manufactured products to consumers East and West and South is equally great. Nor have the potential resources of our great land, to which Chicago and all our cities must look for their elements of prosperity, been abated. Vain were it to try to catalogue or estimate the natural resources of our country, or to attempt an inventory of their value. If we now suffer, nature is not to be blamed. She has been more generous to us than to any other people. Let us rather recognize our own ignorance and folly, and learn, as we must, and will learn, how to live in obedience to the finer laws of industry,

commerce and social economics. These laws are with us, though they may not be written in statute law. They bless the obedient, they punish the violator, whether he sin through ignorance or perversity.

"Another general thought and I will relieve your impatience. The World's Columbian Exposition of 1893 may well be called the apotheosis of our wonderful municipal life. It is more than that. It is at the same time the model for and the reasonable prophecy of a higher and purer administration of our city's fathers administration of our city's affairs in the future. In the passing of that beautiful vision, the most beautiful yet revealed to mortal view in modern times, there were spent for construction during the period of three years about $25,000,000. The duties of the legislative body, the board of directors, were new and perplexing. The administration and executive forces, an army in number, were hastily co-ordained, and yet that great trust was handled without one breath of scandal or a suspicion of corrupt practice by anybody anywhere. Cannot the record of the three years in Jackson Park be repeated, not for three years, but for thirty years, in our larger municipal life? It is to this possibility we should aspire and to the realization of this we should strenuously strive.

"It is with these thoughts and memories in mind that I turn away from the association of forty years. Chicago has been good to me — more kind than my deserts have merited. Her people, all of them, are dear to me; their increase in happiness will increase my happiness. I am now to face larger duties and higher responsibilities. My horizon cannot be closed by the limits of our city. The burdens of the whole country must be my burdens, and local attachments must be subordinated to the larger fealty.

"That I have won your regard and confidence gives me hope in the nobler sphere. I do not know how to thank you properly for the many evidences of your confidence and good will. Let me hope by no perverse or unworthy action of mine you will be forced to regret or reconsider them."

Mr. Charles G. Dawes, the appointee as Comptroller of the Currency, was next introduced by the toastmaster, and said:

"I am very glad, Mr. Chairman, to add my word to the tribute given to the distinguished guest of the evening, Mr. Lyman J. Gage. It has seemed to me that in the appointment of Mr. Gage as Secretary of the Treasury the President has emphasized his realization of the relation of the conservative business element of this country to the last campaign, and it seems to me he has emphasized his idea to the relation in which the representatives of that class should at all times stand to the actual administration of government affairs. If there is one thing distinctly characteristic of the last campaign it is the interest and the participation of all classes of our people in the result, and their interest in the result now reaches up to the Republican party when it is in power. The fact is that the only result accomplished in November at the polls was the transferring of a new political administration and giving it an opportunity to accomplish the result. The nomination of Mr. Gage to the Secretaryship of the Treasury — in that nomination Mr. McKinley struck what is in one sense the keynote of his administration, and it is the act of the statesman and not the act of the mere politician. We believe, all of us who know Mr. Gage believe, that in his administration he will be guided solely by what he believes to be the interests of the people without for one moment, thinking of his own political future, and that is largely the cause of the fact that no other man who has ever been appointed to that position, that there is no other man in whose personal and political unselfishness the people of the country have such absolute confidence. All of us from New England have the greatest confidence in him who has been called to the duties of that great trust, and we wish him 'Godspeed' from the bottom of our hearts in his new relation." (Applause)

XVI

THE FIRST of February, 1897, marked the termination of my career as a Chicago banker. To prepare myself for assuming my anticipated new duties, I resigned my office as President of the First National Bank, and also resigned from its Board of Directors.

Thus terminated all my business relations which by any implications could be considered inimical to the single-minded, impartial discharge of the duties of the Treasury Department.

Somewhat prior to March 1st, I had disposed of my home in the city, packed and stored my furniture, and with my wife moved to Washington, where we rented a house which, in its general style and convenience, would be suitable for the occupancy of a member of the President's official family.

On the second of March, I paid my respects to the President-Elect, and was invited by him to sit on the platform, on the fourth of March, in front of the Capitol, where the oath of office would be taken by him, and from which he would deliver his inaugural address.

The new President promptly called a special meeting of the Senate and sent to that body for its approval, his nomination for the secretaries of the eight departments, as follows:

The Department of State,

The Treasury Department,

The Attorney General, as Head of the Department of Justice,

The War Department,

The Department of the Navy,
The Postmaster General,
The Interior Department,
The Department of Agriculture.

The Secretaries of these Departments, when duly appointed and qualified, constituted what is known as the President's Cabinet.

On the fifth of March, I took my oath of office in the Treasury Building. The oath was administered by Chief Justice Fuller of the Supreme Court, in the presence of a small group of friends. The retiring secretary, John G. Carlisle, extended his hand in cordial greeting and conducted me to the chair and desk from which he was retiring.

I had, of course, visited the capitol city before this time, knew something of its streets, and had observed at least the exteriors of its public buildings. Many changes had occurred since my first visit in April, 1861. At that time President Lincoln had just called for a voluntary army of seventy-five thousand men, sufficiently large in the opinion of many to subjugate the seceding states of the South in the short period of ninety days. The utter folly of such a conceit was demonstrated at the first battle of Manassas, from which the defeated troops of the government rushed in panic toward the Capitol.

This gave a new and better estimate of the power of the Confederated States of the South, when the new call was made by President Lincoln for three hundred thousand recruits to serve for a period of three years.

At the first meeting of the new "McKinley Cabinet," the persons composing it, several of whom met each other for the first time, were as follows:

John Sherman — Secretary of State,
Myself — Secretary of the Treasury,
R. A. Alger — Secretary of War,
John W. Griggs — Attorney General,
James A. Gary — Postmaster General,
John D. Long — Secretary of the Navy,
Cornelius N. Bliss — Secretary of the Interior,
James Wilson — Secretary of Agriculture.

I have named them in the order of precedence, that is, the order in which the several departments were created by Congress. It was my primal duty to make myself acquainted with all the responsibilities resting upon the Department of the Treasury — in itself no small task. I found the official relations in which it was involved wide-spread and very diversified, as indicated by the following enumeration of some of the agencies or bureaus over which the Secretary has jurisdiction.

First may be named the whole accounting and bookkeeping system of the financial side of Government business. Then there is the collection of the public income and its proper disbursement as authorized by law. To aid him in this work, he is provided by Congress with three Assistant Secretaries, appointed by the President and approved by the Senate.

Primarily and most important of all, the duty of the Secretary of the Treasury is to guard, protect and develop the financial side of Government affairs. "The Revenue of the State, is the State." The credit of the State is one of the pillars of the foundation on which the superstructure must rest. It is in this region of "high finance" that the wisdom and judgment of the Secretary become of prime importance.

Under the law he is required to make an annual

report direct to Congress, setting forth the condition of his Department in all important particulars, and to make such suggestions or recommendations as may seem to him worthy of consideration by the law-making power.

Of course, all his power of action is derived from congressional authority, and is restricted by the limitations imposed or implied.

The following names or titles of these several divisions, bureaus or agencies, must merely suggest, rather than describe, their important functions:

Customs Department,
Internal Revenue Department,
Immigration Service,
The Coast and Geodetic Survey,
Public Health and Marine Hospital Service,
Revenue Cutter Service,
The Light House Service,
The Bureau of Navigation,
Steamboat Inspection Service,
National Bureau of Standards,
Life Saving Service,
Secret Service,
The Mints.

It is not my intention to go into details concerning them. Such a description would be interesting and instructive to those curious about the great services rendered the people in looking after the public welfare. But to present a proper description would require a large volume in itself and would be but a repetition of others already written.

It is my purpose to present only a general picture in my life in Washington, in trying to discharge the duties imposed upon me as the official head of this

great department. There occurred experiences more incidental than fundamental. It is these that my narrative may, with more or less intimacy, set forth.

The Secretary was the ultimate responsible head of the agencies above enumerated. He dealt with them through their several chiefs, to whom, the details of their administration were necessarily left, subject to the counsel and orders of the Secretary.

The large force of the Treasury Department, throughout the country numbered more than twenty-four thousand. The Treasury Building, in which are focalized all departmental activities, covers nearly an entire city block. Under its roof some two-thousand officers, clerks and employees are always busily engaged. All visitors to Washington have seen it, and many have wandered through its wide, extensive halls. It was in this center of the vast network of duties and relationships that I found myself.

Twice a week, for about an hour, I met the President and all other Secretaries in formal sessions of the Cabinet. Each member reported the doings or proposed doings of his department, and responded to the President's questions.

These meetings were always interesting, as they brought to the attention of all, the various problems relating to the several bureaus of the Government Administration. They also served to enlighten the President as to the quality and efficiency of the administration whereof he stood before the people as the administrative chief.

My contact with the President was not limited to the meetings of the Cabinet. Not infrequently I had occasion to consult with him on some matter of departmental policy or administration, and now and

again he sent for me to make inquiries. In a more intimate and social way also, I had opportunities to study the expression of his mind and enjoy the revelations of his personality.

It has long been the custom for the President to invite all the members of his Cabinet and their wives to an annual dinner. These events were followed by official dinners given in due course by each of the Cabinet members, commencing with the Secretary of State. On these occasions, the President and his wife were guests of honor and on few occasions, if any, did the President fail to attend.

These dinners were quite informal in character — social events marked by a great freedom and familiarity of conversation. They occurred nine times each year, so during the period of nearly five years I enjoyed such opportunities some forty times or more. The President lent himself to these occasions with an easy grace, without compromising the dignity which properly attached to him as the "head of the family."

At this point I may as well set down my analysis and estimate of the man who won so high a place in the confidence and love of the American people.

XVII

It is not a simple task for the chemist, skillful though he may be, to analyze a complex material substance, determine the variety of elements which compose it, and finally tabulate them all, assigning to each the true proportion it may bear to the associate whole.

How much more difficult, indeed how wholly impossible, to correctly analyze and set forth in true proportion, the subtle elements which constitute a human personality, yet that is substantially what we try to accomplish in passing judgment upon those who, by virtue of high position, challenge us to this sort of analyzation. Conscious of my inability to be exact and just in manifold details, I am tempted to present what, after a study of four years or more, I conceive to be the leading elements of William McKinley.

He was the product, as we all are, of the combined influence of heredity, the environment which surrounded him from childhood, and his own reactions, mental and moral, to these influences as they played upon him until, in the fullness of time, he achieved his distinguishing personality.

To classify him by a single phrase, I should honor him with this appellation, "An ideal American citizen." He was a combination of many virtues, but not pre-eminent in any one special direction. He was not a scientist, nor a poet, nor distnguished in literature or philosophy. He was related in his thought to practical affairs. Events had brought him in close

touch with our political life, and through his experience in Congress, and as governor of a great state, he had gained political wisdom.

He understood men, and perceived clearly the springs of action, noble and ignoble, by which they were moved. He himself was high-minded and pure in his impulses and purposes. He loved his country and cherished a deep sympathy for all its people, irrespective of race, political leanings or religious prejudice.

In his public addresses, he made a successful appeal to the higher sentiments, which in reality constitute the only true bond of union among men. Of his sincerity in this, there can be no doubt. Not a great orator, he nevertheless moved the people and won their respect, confidence and love.

It is true that he was a politician in the better sense of that word. He was ambitious for place and power, but would not himself stoop to ignoble means to secure either. He understood the dubious methods adopted by all political parties to win popular support and bring in victory for their platforms and candidates. To much he must have had to close his eyes, with pitiful regret that the ways of Democracy do not run on higher levels.

Triumphantly elected and duly installed in his high office, he realized the pinnacle of his worthy ambition. He felt himself to be qualified to discharge the duties involved in it; and to perform them, he applied himself to his great work.

By many he was misjudged as complacent and weak, subject to undue influence from the more powerful among those responsible for his election. "He lacks backbone," was a phrase not then uncom-

mon. To a degree, in the beginning, I myself feared it might be true. His engaging kindness of manner, his general urbanity toward all classes and conditions of men, lent plausibility to that precept. He wore indeed a "glove of velvet", but the hand beneath was strong and firm.

Possessed of an easy grace and a wonderful tactfulness, he won others to his point of view; even those who came to curse him retired penitent and ashamed. He used direct argument sparingly, but convinced his opponents by indirect suggestion.

To the cabinet and the members of his official household, he was always urbane, yet maintained a kindly dignity which discouraged undue familiarity. He had a keen sense of humor and knew how to laugh, but never condescended to mere levity nor tolerated dubious jokes.

I have spoken of his quick insight and great tact. The two incidents which follow may serve to illustrate this.

At a cabinet meeting in the early stages of the war with Spain, the Secretary of War, who had been bitterly assailed by the public press, and had become oversensitive and sore at these attacks, said to the President, "Mr. President, there is an appointee of yours holding a high position, whose official head I want you to cut off. He has been guilty of great impropriety, and has deeply insulted me."

"Who is this man?" asked the President.

"He is Governor Brady of Alaska," retorted the Secretary.

"Pray, what has he done?"

"He has issued a Thanksgiving proclamation,

Gloria

in which he grossly outrages me and the Department of which I am chief."

"What has he said in his proclamation?"

"Here it is," replied the Secretary, opening a newspaper, from which he read a clause from the proclamation: "The American people owe thanks to God for having brought to our knowledge the weakness for our Department of War."

Governor Brady had been appointed Governor of Alaska by Mr. McKinley. He was a man who at an early period had found his way into that region, was well acquainted with the country, and did indeed possess the experience and character to make his selection a wise one.

The President saw that the Secretary of War was in an excited state of mind, and no doubt to gain time he asked that the paper be passed up to him. Glancing at the objectionable paragraph, he remarked, "I do not see, Mr. Secretary, that he mentioned your name."

"No, but he means me," insisted the Secretary.

"I am not sure of that," said the President with a smile playing over his face, added, "You see, I am Commander-in-Chief of the Army and Navy; perhaps he means me."

"So much the worse," replied the Secretary, "the more important it is that he be removed."

Pausing a moment, the President replied, "Leave the paper with me. I'll find out whether he means you or me. If I find out he means me, shall I tell you what I'll do?"

"Yes – I –."

"Well, if I find out he means me, I'll forgive him."

A loud laugh went up from every member of the cabinet, in which not even the Secretary of War could refrain from joining. The incident passed, and never was referred to again.

On another occasion, the Secretary of State presented to the cabinet meeting, a communication from a foreign government which all considered to be unreasonable in its matter, and to say the least, discourteous in one of its paragraphs. The question was raised as to the proper form of reply.

Comments and suggestions were indulged in until Mr. Root, his mind warmed into action, delivered himself of his thought in relation to the matter. It was an extensive monologue, in which he epitomized the irritating communication and formulated in specific terms his conception of a suitable reply. When he had concluded the President remarked, "What you have said is admirable; I wish it had been taken in shorthand from your lips. Won't you dictate it again to your stenographer so that we may have it before us for deliberate consideration at our next meeting?"

At the next session, the paper was presented. It was fine, clear and forcible—a worthy emanation from Mr. Root's remarkable mind. As he finished the reading of it, the cabinet members, for the first time perhaps, clapped hands in approval, all except the President.

For a moment or two he sat in silence, then addressing himself to the author of the paper, he said, "It is admirable; I wish I could do a thing like that. I notice all applauded it. I would have joined in, except for one short paragraph, in which you come back with a retort which the subject may fully justify.

As your words fell on my ear, a doubt of their wisdom entered my mind. Quite likely I am wrong. But I wish you would again read the paragraph to which I refer."

The paragraph was read, and the President continued, "Your idea is fine. The communication it answers would justify it, but it occurs to me that the thought might be conveyed in words less sharp and emphatic. You know harsh words can always be resorted to. I don't know that I can offer a modification that I, myself, should be satisfied with."

With a pencil he re-phrased the paragraph, making it carry the identical thought in a less direct way.

"How would that do?" he asked.

Mr. Root looked at the paragraph and exclaimed, "It is a great improvement on my words, and I beg to adopt it."

I narrate this because it shows how the quick mind of McKinley caught the one false note which the rest of us did not perceive. It illustrates too, his fine tact in criticising a phrase which might perhaps be the very one in which the author felt a special pride. I could give many other illustrations of his keen powers of perception and his delicate methods of criticism or rebuke, but I forebear.

As a man of mind power, of fine character, seeking always the path of justice and right, he grew on me as the years passed. My first distrust was transformed into confidence. My earlier respect ripened into admiring love.

XVIII

IN MARKED contrast as to temperament and personality, but nevertheless deeply admired by me was McKinley's predecessor in the Presidential chair, Grover Cleveland.

It was my great privilege, in the summer of 1897, to get a "close-up" view of him. He had twice served for terms of four years each, as President of the United States, and was now living in retirement with his wife and three young children, in their modest home on the shore of Buzzard's Bay.

At the earnest suggestion of a neighboring friend of his, I had doubtfully consented to call upon the ex-President. I say "doubtfully consented," because we were of different political parties. He had put aside official robes, while I was then holding office under his immediate successor, William McKinley. It seemed to me perhaps a little incongruous, that I should call upon him, but I had admired him in his highly able and just administration of his great office, and was really pleased at the prospective meeting with a man whom I so much respected.

He had been notified by telephone that we were coming, and as our power launch neared the small landing not far from his house, he met us there, greeting us in a cordial manner. He was a man of considerable girth and stature. His face was browned from exposure to the sun. He was dressed in loose-fitting trousers and a blouse or lounging jacket. On his head he wore a black Kossuth hat with the brim turned down all the way around.

Leading the way, he took us by a side entrance, through the house to a broad front porch which overlooked the bay. There we found Mrs. Cleveland, Mr. Bourke Cochran, Mr. E. C. Benedict of New York, and another gentleman whose name I have forgotten. The three children, Ruth and the other two, completed the group, and when we newcomers were seated, there were ten in the party.

I observed with pleasure that each of the children endeavored at once to monopolize the attention of their father. This he complacently endured. Upon his knees there was room for only two, but the ambitious third one was persistent. Such sliding down and climbing up was in itself amusing. As one climbed, Mr. Cleveland reached his arm to assist; as one slid down, he lent a protecting hand to guard a fall. This was quite automatic on his part, for he paid close attention to the commonplace talk, occasionally dropping a word or two to himself.

Mr. Cleveland was not voluble of speech. He was by nature and training, reserved and cautious, not much given to jokes, and seldom indulging in laughter.

When the noon hour drew near, he asked his wife, "Can we not ask these friends to dinner with us?"

"No, dear," she responded, "the cook has her day off, and at best we have only that fish you brought in this morning."

Mr. Benedict's beautiful yacht "Oneida" lay at anchor a half mile away. "No, no," he interposed, "no dinner here. I left word with my chef to get up his best dinner on the yacht and I want you all to join me."

Mrs. Cleveland answered, "My maid is away; the children must be looked after and fed. You must excuse me."

Then Mr. Cleveland said, "Well, I think I will stay with Frank." (Mrs. Cleveland)

"No, dear," she rejoined, "you must go with the gentlemen and have a good time."

Mr. Cochran and his friend declined because obliged to take the next train to New York. Thus our dinner party was reduced to four, Mr. Benedict, Mr. Cleveland, my friend C. S. Hamlin, and myself.

"Isn't there any way we can display our sense of hospitality?" Mr. Cleveland persisted.

"Yes, dear," she rejoined, "you can ask them to take a drink with you. You know the doctor has prescribed whiskey three times a day for you. Yesterday you omitted it twice and the day before, you neglected it entirely."

"Yes," said the ex-President, "Benedict won't join me, Mr. Hamlin is a total abstainer, so none is left, Mr. Gage, except you. Will you join me?"

"Well," I replied, "as it's the first time and may be the last, I believe I'll join."

"Come then," he said, "it will be more convenient in the house."

Seated at a table, we were waited upon by a maid with a bottle of whiskey and a pitcher of water. Passing the bottle along to me, he remarked, "Help yourself."

Pushing it back to him, I said, "No, you set the pace. If public rumor is well founded, you have had more experience in this than I, and know better how to do it." This remark excited no comment from him. Pouring a very small portion into his glass, he re-

turned the bottle to me. I then carefully poured into my glass a quantity about equal to that which he had taken. I put my glass against his and said, "It seems to be an even Steven." Adding some water, we lifted our glasses, and I again broke the silence. "This, to me, is a memorable occasion; I would like to associate it with some sentiment."

Pausing a moment, in an impressive manner, he said, "Let it be this: *'Our Country',"* and we poured the red liquor down our throats.

After an interval of silence, Mr. Cleveland spoke. "You suggested a moment ago that I had had a wide experience as a drinker. I well know the injurious reports that found their way into the newspapers, but I want to say to you in all seriousness that such reports were false and often malicious. If you have not used intoxicating liquor more freely than I have, you have remained a temperate man."

I responded, "Death, you know, is said to like a shining mark, and those in high places invite the shaft of malice."

"Yes, that is true," he said, "and I suffered in silence these detractions, believing that time would bring in the truth; but when the traducers assailed my family, that hurt me deeply. You saw my sweet, bright daughter Ruth on the porch. Did she look like an idiot? Yet it was so publicly announced. Indeed, in one paper, it was boldly stated that I was in St. Louis to place her in an institution for the feeble minded. Neither I, nor my daughter, had ever been in that city. That was hard to bear, but it seems that even that was not enough. As a climax, I was accused of being harsh and cruel to my wife. It was even said that I had been heard to threaten her with physical

violence. Can you imagine, Mr. Gage, any man so coarse and brutal as to be even unkind to a woman as beautiful and as good as the one you have been talking with?"

As the memories of all this came to his mind, he grew bitter and angry. I could not blame him for that. After a pause I changed the course of our talk by interrogating him thus: "Mr. Cleveland, there is a question in my mind, which I burn to ask. It has a psychological basis rather than a mere personal curiosity. Here you are now, after eight years in a place of power second to none in the world. In that position you guided the destiny of a great nation. Then as now, new questions were arising, new movements, some of them threatening to the State, but you had a sense of power to control and check. Now your power is gone, probably never to be resumed. The daily papers bring to you in multiplied forms new currents which still menace our political structure and our social future. Feeling now your own comparative helplessness, does not your mind become depressed with gloomy thoughts as you reflect upon our country's future? Do you understand me? I want to see how all this lies in your mind."

"Yes," he replied, "I understand you and confess to feeling the depression to which you refer, but," he added, "not for long. I feel certain that our representive democratic government is the best form yet devised. While dangerous movements may or will arise, I have a firm, abiding confidence in the sober second thought of the American people."

In due course we all boarded the yacht, and while the boat slowly sailed over the smooth waters of the bay, we enjoyed to the full a delicious repast.

An excellent brand of champagne quickened the tongues of those of us who imbibed it. Mr. Cleveland declined it, but when urged by our host, drank one glass. Mr. Hamlin was a total abstainer, so it will be seen that a heavy duty fell upon Mr. Benedict and myself. If I remember rightly, we offered no serious objection. Yes, that wine was good. Looking back now from these dry days, I still enjoy the memory of it.

XIX

When McKinley assumed office, the affairs of the country were at a comparatively low ebb; the effects of the financial panic of 1893 had not yet been overcome.

Under the leadership of William J. Bryan, the aggressive and dangerous compaign for the free and unlimited coinage of silver had aggravated the industrial depression already in evidence. Notwithstanding the defect of the revolutionary proposals of the Bryant movement, it was evident that some new and stimulating influence was necessary to restore confidence to enterprise and give fresh courage to commerce and trade. The financial situation of the public treasury had been weakened by the same influences which had impaired the activities of our industrial life.

To cure this evil situation was the prime purpose and ambition of McKinley. To restore and strengthen the public revenue, a new tariff act, afterward known as the Dingley tariff bill, was introduced into Congress, and promptly became the law. There was still latent in the public mind some doubt whether the Republican Party, which had declared for the maintenance of the established gold standard, would remain true to its pledges or be weakened and perhaps corrupted through influences from within the party itself. An incident of the period, vividly impressed on my memory, illustrates the widely disseminated fears.

For some years there had existed in Boston,

Cincinnati, Chicago, and St. Louis, influential organizations known as commercial clubs. The individuals composing these clubs were limited in number and were chosen from the most important commercial and financial men in their respective cities. Each of these clubs met around the banquet table six or seven times a year, not to carry on propaganda of any sort, but to consider conditions that would operate to the betterment of their respective municipalities, and to lend the united influence of their personalities to such progressive movements as might win their support.

On the occasion now referred to, the Cincinnati Club invited the Boston, Chicago and St. Louis Clubs to be their guests for a period of three days. This hospitality closed with a luxurious banquet on the evening of the third day. I had been a member of the Chicago Club for many years, and as such, was of course included in this generous invitation.

My personal desire to participate in the pleasure of the important event was diminished by my sense of obligation to official duty in Washington. I finally compromised the two by attending only the final banquet. Before deciding to do so, I talked with President McKinley as to the propriety of going. I said to him, "If I am present, I will probably be called upon for a 'few words', although I have declined an invitation to make any formal address. Now, I do not wish to respond to even an informal call, unless I can take from you to the company of representative men some inspiring word, which shall operate, if possible to break the gloom of despondency which for the last four years has rested upon the business life of the people.

"On our financial system, I want to quote you as absolutely determined, against all opposition, to maintain the gold standard. I wish to assure them that the Democratic tariff which has done so much to weaken our industrial life will be superseded by new tariff duties, which will strengthen the Government in its finances and stimulate our industrial and business activities. If commissioned by you to say this, I will go; otherwise I will remain here."

His reply was: "Go, by all means. You may quote me, as suggested, without hesitation or reserve. Tell them also to recover in their minds the elements of faith and courage. The cloud of depression is passing, the brightening sun is ascending. The influence of such a body of men, representing the business forces of four great cities, is incalculable. They must be leaders in optimism, not heralds of despair."

The banquet took place in the evening in a beautiful dining hall, and between three and four hundred men were assembled. It is no exaggeration to say that there were gathered the most intelligent and forceful men of business life in America. I had improved some hours previous to the meeting by coming into personal touch with a number of these men, and had discovered in each a pessimistic outlook as to the future.

The opening address of the first speaker at the banquet was tinged with a similar spirit and his closing words carried no inspiring thought. At this point, the chairman called me to my feet with a complimentary remark or two, and asked for a "few words," it being understood that I had declined to make a formal speech. Responding to this call, I quoted, with all the emphasis I could command, the words I was

authorized by the President to utter. The reaction on the hearers was phenomenal.

As I took my seat at the close of my six or seven minutes, with a common impulse the diners rose to a man. They waved their napkins in the air and shouted full-lunged words of approval. At one end of the dining room stood a large pipe organ which had hitherto been silent. At this juncture, some one leaped to the keyboard and set it pealing with our loved anthem, "America." Every man of the company who could sing, and some who vainly tried, rendered in unison the noble words: "My country, 'tis of Thee."

The words of the President had evidently worked a psychological change in the mental atmosphere, and from that moment new hopes and new determinings seemed to animate them all.

I may add here that the war with Spain, which began a few months later, created an extraordinary demand for all goods, manufactures and services, making good the hopes of better times which were born that evening at the banquet in Cincinnati.

The most marked interruption to our regular national life in the first four years of the McKinley administration was caused by the war with Spain. That war was brought on, by the conviction that our nation should intervene with force to save Cuba from further domination by Spain.

For years that island, so near our own shores, had been in a state of revolution and had resisted, with varying degrees of success, the efforts of Spain to subjugate her. In this struggle the sympathies of our people were wholly with Cuba.

In the early months of 1898, the voice of our

people, expressing itself through Congress, demanded intervention in Cuba's behalf and cried loudly for war.

McKinley, himself, was opposed to war. He knew its horrors from his own experiences in our Civil War. Furthermore, he cherished the hope that by moral pressure a way could be found to buy from Spain a relinquishment of all her rights of sovereignty over the unfortunate island. I had reason to know that his best efforts were bent in this direction.

It must have been evident to the Spanish Government that to contend in arms with the United States would be hopeless. But Spanish pride is historically great, and the Imperial Government of Spain dared not act in opposition to the will of its people. Granted time, McKinley was confident that by peaceful methods the liberation of Cuba could be achieved. But time was not allowed him. The pressure from our people grew daily until it could no longer be resisted; it became plain that unless the President asked Congress to declare war, it would make such a declaration regardless of his protests or appeals.

With this inevitable fact before him, he regretfully abandoned the program he had cherished for a peaceful solution of the deplorable question.

The declaration of war on April 21, 1898, was a great stimulus to industry and commerce. The War and Navy Departments at once became enormous buyers of war material, and the wheels of manufacturing plants could not turn fast enough to supply the extraordinary demand.

XX

I HAVE already quoted the adage: "The revenue of the State is the State." With a war on its hands, Congress levied new taxes, and thus did provide an increased and ample revenue. Anticipating that public expenditures would necessarily be immediate, it provided for the issue and sale of public bonds to the extent of two hundred millions of dollars, such bonds to carry interest to the buyer at the rate of three per cent. per annum.

The act authorizing the bond issue directed that the bonds should be offered at par and applied for direct to the Treasury, which would honor the smaller applications first, beginning with subscriptions for fifty dollar amounts, next those for one hundred dollar units, and so on up to larger applications. The idea was to give the more humble subscriber the preference — a new experiment in government finance.

Previous to this time issues of government bonds had been sold in large blocks, or as an entirety to the syndicates and bankers offering the best terms or bids for the same.

Congress sought by the new method to secure a wide distribution of the bonds among the people and so interest the largest possible number in the Government, on the theory that "Where the treasure is, there the heart is also."

The *idea* was a good one, but the results hoped for were not realized. It would take too long to here analyze the reasons. The whole issue was over sub-

scribed several times in excess of the limit. I am referring to this loan, not to clarify financial history, but rather incidental to it. The Treasury Department was made the object of a vituperative attack by the Democratic opposition press, based upon the facts I will briefly set forth.

The successful placing of the loan of two hundred millions involved, as an incidental evil, the gathering in and locking up, for a period, of an enormous sum in the Government's strong-boxes, where it would be idle and useless until disbursed. This large fund would be withdrawn from industrial and commercial channels and this at a time when increasing business activities could least afford to suffer such a depletion.

There was a way to avoid this by allowing incoming funds to be deposited in banks which should qualify, as provided by law, to receive and hold public funds until requisitioned by the Treasury.

This plan was followed and almost the entire two hundred million was distributed among national banks as a deposit, subject to check from the Treasurer, and secured by equivalent deposits of government bonds.

Public moneys, once in the hands of the Treasurer, cannot be parted with by him except upon warrants duly drawn for public disbursements. Once in the Treasury proper, no part of them can be withdrawn for deposit in National Bank depositories. On the other hand, all moneys held by depository banks can at any time be transferred to the Treasury itself.

Thus it will be seen that to prevent the tying up of the large volume of money coming in, it was

advisable to halt it on its way to the Treasury proper by temporarily depositing it in qualified depositories.

The largest bank of that time, located in New York City, deposited with the Treasury four millions of government bonds and applied for a deposit of a corresponding amount. Its application, with all others from all parts of the country, was duly complied with. The large amount of bonds deposited by it worked to its disadvantage in this way. To distribute the money fairly among the applicants, it was necessary to gather the incoming fund into some central agency, from which it could be equitably redistributed.

A large deposit of bonds by the New York bank made it a secure agency for this work, and while it was daily in receipt of public moneys, it was also daily ordered to distribute them among other depository banks.

Thus its own desired deposit was again left unsatisfied until the distribution had been completed when it finally enjoyed an accumulating fund until the full amount of its bond deposit with the Treasury had been reached.

Nevertheless, the Secretary was denounced in bitter terms by some influential Democratic dailies. He was charged with showing favoritism and corruptly ministering to the banking interest as a whole, and to the large New York bank in particular. These harsh, unjust criticisms were not relished by me, but I recognized that they were all in the day's work, and bore them without repining.

The unreasonable hostility of the Democratic press, and the efforts of the Democratic minority in Congress to discredit the administration, received another stimulus from the sale of the United States

Customs House property on Wall Street in the City of New York.

An act of Congress had directed the Secretary of the Treasury to sell that building, provided the sum of three millions or more could be realized. The Secretary undertook to execute the will of Congress.

Advertisements soliciting proposals or bids for the property, were carried for thirty consecutive days in eleven New York papers; and other agencies were utilized to encourage possible investors to become bidders.

A day was fixed for the opening of sealed proposals for purchase, but only one of the bids could be construed as a *bona-fide* proposition. That was a bid of $3,265,000.00 from the National City Bank of New York.

I was much gratified to realize for the Government more than a quarter million dollars in excess of the "upset price" fixed by Congress, and as promptly as possible that offer was accepted and turned over to the legal department of the Treasurer. In due course the bank expressed its desire to pay in cash the whole purchase price, less the sum of $50,000.00, withheld until a final and complete conveyance from the Government. There were two ways in which this payment could be accomplished.

First: — By a deposit with the Sub-Treasury in New York to the credit of the Treasurer of the United States.

Second: — To deposit in a regularly qualified Natonal Bank depository, subject to the check of the Treasurer.

The latter course was adopted. It was undoubt-

edly the wiser method. The fund would be more secure and equally available. Its payment would be secured by a deposit with the Government of an amount of its own bonds in excess of the sum so deposited, while if deposited with the Sub-Treasury, its payment would be secured only by the personal bond of the Assistant Treasurer, (with personal sureties) in the sum of six hundred thousand dollars. When it is realized that officer usually had in his possession over a hundred millions of public money, it will be seen that the deposit in the bank was in the abstract more secure. The institution chosen for this deposit was the National City Bank.In some respects the operation was confusing to the layman. Ostensibly, it was charged the bank was paying a large sum to the Government. Really it was retaining it on deposit — not paying it at all.

At any rate the Democratic opposition seized upon it as an excuse for a more vigorous attack. Confusing editorials were printed, charging malfeasance by the Secretary, and the halls of both houses of Congress echoed the denunciatory voices of several gifted Democratic orators.

By these methods the public was misled. To bring out the truth, the Republican majority in both the House and the Senate adopted resolutions, the general significance of which may be gathered from the following resolution passed by the House of Representatives:

> "RESOLVED, That the Secretary of the Treasury be, and he hereby is, requested to furnish the House of Representatives, the following information:
>
> First. Copies of all letters, agreements, papers, or documents between the Treasury Department of

the United States, or any person connected therewith, and the National City Bank and the Hanover National Bank, of the City of New York, or any person acting for them, or either of them, since the fourth day of March, eighteen hundred and ninety-seven, relating to the depositing of public funds, bonds, or revenues in said bank or banks, or any other relations or business transactions now existing or heretofore had between the Government and the said banks, or either of them.

Second. The amount of public money, bonds, or revenue deposited with said banks, or either of them, or with any national bank by the Government, upon what security, for what length of time, and the reasons therefor, and whether said banks, or any of them, have paid the Government any interest on said deposits, and if so, how much, and all other information concerning the same or in any way relating thereto.

Third. And also the date of the sale of the custom-house property of the United States in New York City to said National City Bank, the date of the execution of the deed thereto, the date and manner of payment of purchase money therefor, the disposition of the proceeds of said sale, and whether or not the Government has paid any rents for said property or any portion thereof for any purpose since the day of sale, and if so to whom, and all facts relating to said transaction."

The resolution from the Senate, covered practically the same ground. This action by both Houses of Congress was welcomed by me. It gave my Department the opportunity to answer the malicious slander and to vindicate the integrity of its administration.

If the businessman's conduct is sincerely believed by himself to be honest and proper, he will have the courage and strength to stand solid and immovable against any unworthy attack by the unscrupulous concerning his management. A clear conscience

Mr. Gage and baby

is a strong weapon of defense in times of ruthless assault, to which no individual or enterprise is immune. Only those who have passed through an emergency of this kind can fully appreciate the patience required while waiting for the disclosure of all the facts to bring a just conclusion.

Complete and full answer was made to both branches of Congress. It required a small volume in each case, which was sent to Congress as promptly as possible, and published in the newspapers. The answer thus made was so specific and clear as to be understandable by even the ordinary man. It served to close the mouth of the previous objectors. At least it silenced the clamor and left my Department to pursue its important duties in peace.

My report brought commendatory words from many directions, which in a measure soothed my wounded sensibilities. I have on more than one occasion been asked whether the position of Secretary did not give wide opportunities to operate for profit in a legitimate way, by reason of advance knowledge as to the future in the administration of the public finances.

I will record my answer here: "If such opportunities exist, I never discovered them." Nor was I ever approached by "big business" or the so-called "money power," to enter into schemes for profit.

The days and years of my official life in Washington, generally speaking, passed agreeably enough. Socially, I was brought into contact with men and women distinguished in various walks of life. Dinners and receptions brought about acquaintances with foreign ministers from nearly all countries. These I found to be, if superior in manners and education,

quite similar to us of the common sort in all the elements which animate human nature in general — similar virtues — similar weaknesses — similar vanities.

BANKING AND CURRENCY REFORM

How Can it be Secured?

(LYMAN J. GAGE)

It is to be doubted if any question touching the public economic reform is more pressing than the one embraced in the headlines of this article and it is doubtful if there be any important question more neglected.

There is, to be sure, a general all around admission that "reform" is needed, but as to the principles which should govern such reform, there is comparative little knowledge. At best this knowledge is held by a few and their efforts to bring in reform appear to be nullified by the public apathy and indifference. We seem to have become involved in a vicious circle, or to have reached what the French would call an "impasse".

It is, of course, recognized that "reform" must come, if it come, through congressional action. Congress, however, awaits the mandate of the people. The people conscious of their own inability to fully understand the question and formulate proper remedies, refer the problem to the bankers, in whom they repose high confidence. It is disputed, I know, that the banking fraternity enjoys the confidence of the public, but the fact that people of the United States have at this moment from Fifteen to Twenty millions of their financial resources deposited in the hands of the banking fraternity is a sufficient demonstration of the confidence claimed. The banking interest with more or less aid from financial students and possibly experts, feebly conscious of their in the premises, prepare measures and secure representation to Congress. Congress — that is to say the representatives of the people composing it — hardly better informed than

the party they represent receive these banking proposals with lukewarm interest. They are suspicious of the sources from which they emanate, and they excuse themselves from necessary study of the question, and especially from all activity in favoring reform, by asserting in substance "We hear nothing from our constituents on this question. We are ready to take action when they manifest a desire to do so"; and, if they should speak their whole mind they would add: "We are afraid these proposals are but a scheme in the interest of banks and bankers for whose special benefit we can hardly be expected to concern ourselves." This then is the situation:

A public with small knowledge of the proper remedies for our poorly constituted banking and currency system. A Congress unwilling to respond unless to a popular demand.

The body of bankers with better apprehensions of what is needed, but without the necessary influence to secure its inauguration.

The situation is aggravated by the lack of unity among bankers themselves. What then is to be done? Shall we drift along as in the past until new calamities again enforce the lesson we ought already to have sufficiently learned?

The most obvious suggestion is that banking men should unite their views upon some particular measures and consolidate their influence in their behalf.

Does not the so-called Aldrich Bill embody provisions adequate, if formulated into law, to be effective to the end desired?

I will not argue the question here. I merely assert my opinion in the affirmative.

Given, however, a concensus of opinion by the bankers it would be necessary to gain for it political support and healthy endorsement of the business public.

That cannot be gained in any other manner than by disseminating a knowledge of the truth as that truth relates to the hazards of our present system and

to the adequacy of measures proposed. On both aspects of the case there is a lamentable lack of knowledge among even our more intelligent business men. They would like to know and they would like to help, but in regard to this subject they are from Missouri. The twenty thousand, more or less, banks and bankers in the United States constitute convenient, fairly effective and already established factors or agencies which can be utilized for the dissemination of knowledge and for securing needful public co-operation.

In every town of five thousand people or more, the bankers should be induced to associate for the consideration of the matter and where possible to induce representative business men to meet where they may listen to a fair presentation of the matter, their real interest in it made clear and their co-operative interest secured.

In the logic of circumstances, the burden of this action falls upon the bankers, and something of a burden it no doubt is. But the bankers are in a broad sense the guardians and dispensers of that enormous force — credit — by the use of which the work of the world in these modern days is accomplished. The charge of the machinery so to speak, by which credit is made effective to the world's work is in their hands. From the orderly use of it they gain appropriate reward, and in the regular continuous operation of it, they, and the whole community, are most deeply concerned. The primary responsibility for proper conditions favorable to the affairs of credit rests upon the banks, and perceiving as they must the weakness and dangers of our system as now organized they ought to take the initiative for betterment, or reform. I propose that the action be taken by the bankers of New York City. If a few New York bankers — a dozen or fifteen is enough — would associate in a friendly way to push reform they could successfully adopt a program that would inevitably lead to it.

How should they proceed? Well, I venture suggestions only. The small body to which I have just

referred should appoint a general committee of, say seventeen or more, intelligent, fairly representative bankers from ten or more representative cities. Let this committee meet and stay in session long enough to agree, if they can, on some bill — the Aldrich Bill if you please — and formulate plans to carry on the missionary work necessary to inform and interest the business public.

Paid agencies of a superior quality would undoubtedly be required and a considerable fund for expenses would be necessary. The latter could easily be secured through the proper appeal to the banks of the country. A contribution from each of the amount equal to one one-hundreths of one per cent upon their respective capacities would furnish a fund of two hundred thousand dollars or more which would be twice sufficient. Will it be said: "The bankers themselves, nor even the committee of seventeen, cannot agree upon anything." Well, if that be so, it is well enough to learn the fact. If such a body cannot agree it is idle to suppose that Congress can.

In that case let us confess our inability to conduct in an intelligent manner the affairs of our economic life as that life is involved in or related to credit, and so dismiss from thought and profitless discussion the whole subject matter of banking and currency reform.

XXI

MARCH 4TH, 1901, ended the period of four years during which I had served as Secretary of the Treasury. I had become fairly acquainted with the Treasury Department in all of its multiple relations and activities. I had not escaped criticisms, but with the exception of the organized attack previously mentioned, I had comparatively little of which to complain. My relations with the President had been cordial and friendly.

On March 4th, 1901, having been re-elected, Mr. McKinley was inaugurated for the second term. In making up his new official family, he had invited me to continue in my position, and this I consented to do. I could not then forsee those clouds of disaster which were yet below the horizon.

The physical health of my wife Cornelia, previously impaired, rapidly failed, and in April she passed away. This sad event went far to dislocate my social relations and robbed my domestic life of all its charm.

On September 14th, President McKinley met his death at the hands of an assassin, in the Exposition Park in Buffalo. The Vice-President, Theodore Roosevelt, succeeded to the Presidency.

Closely following the death of McKinley, Mr. Roosevelt took his oath of office in Buffalo, and immediately afterward entrained to Washington to assume his high office. He arrived about ten o'clock in the evening. At the invitation of John Hay, Secretary of State, I accompanied him in his carriage to meet

the new President upon his arrival at the station. Under our escort, President Roosevelt entered the carriage in which we drove to the White House, where he took formal possession.

On the way from the station, the new President was deeply serious. He expressed his purpose to discharge his new responsibilities according to his highest ability, declaring his intention to follow as closely as possible the general policies which had governed his predecessor. He said he desired to continue in their positions all members of the McKinley Cabinet, and asked both Secretary Hay and myself to continue in our respective positions.

Secretary Hay had been desirous of retiring from public life, but in response to this strong appeal he consented to continue as Secretary of State.

I found a perfect contrast in the personalities of the two men, McKinley and Roosevelt. I would not like to speak in disparagement of the high, in fact extraordinary qualities of the latter. Both were great men, though completely different in their temperaments, mental processes and expressions of personality.

Prior to his election as Vice-President, Mr. Roosevelt had held office as Governor of New York, and had played a leading role in the political activities of the Republican party in that State. It was even broadly insinuated that his nomination was a move by the Republican leaders of the Empire State to maroon him in a place where his independent ideas in political and official action would be less disturbing to the party managers. However, his nomination had been hailed with enthusiasm by the

people and he had come into office as Vice-President on March 4th, 1901.

How hidden is the future! Who would have forecast that six months later he would occupy the White House and sit in the Presidential chair? But so it was, and he discharged the duties thus imposed with honor to himself and so much to the satisfaction of his country, that in November, 1904, he was elected by popular vote to fill that office for the next four years.

I have ventured a description of William McKinley, with whom I served for four years and six months. I am tempted to delineate some of the qualities and characteristics of Mr. Roosevelt, under whom I served for about six months.

His personality invited study, as did that of McKinley. In many respects the study was more interesting. He was endowed by nature with, or had developed in himself, the most extraordinary vigor of both mind and body. Were I a believer in the doctrine of re-incarnation, I, by some fortuitous circumstance, should hold as a working hypothesis that two spiritual entities had incarnated in him simultaneously, for both in his physical and mental expression he displayed the force and energy of two strong men combined.

A cowboy, a soldier, a lover of all sports and games, a tireless hunter of wild beasts, an explorer in many lands — even these activities, indulged to the limit of opportunity, did not completely satisfy his adventurous spirit. His mind was as eager in the pursuit of knowledge as were his physical powers for action.

He was interested in art, science and philosophy,

delved deep into history, and read widely in many directions. He himself poured into books of his own writing, the results of his observations and reflections.

"T. R." possessed a bold self-confidence, which made him fearless in the expression of his convictions or opinions. He did not possess the gift of oratory, but as a public speaker was forceful and convincing. A man thus endowed is apt to be precipitate in his judgments, and sometimes indiscreet in action. To a degree, he was, I think, the victim of these tendencies.

An incident illustrating this occurred in 1898, while he yet was Assistant Secretary of the Navy, just prior to the Spanish War. He had been requested to bring some information to a meeting of the Cabinet. It was duly announced that he was in waiting in the ante-room. Before calling him in, the President asked the Cabinet members: "Has Roosevelt told you what he thinks we ought to do as to the ships of Spain which are now en route to their colonies off our coast?"

A general "No" was the answer.

"I will ask him to repeat to you what he said to me a day or two ago."

Mr. Roosevelt was then called in, gave the information called for, and was on the point of withdrawing, when the President said to him, "I wish you would tell the Cabinet what action you told me we ought to take with the Spanish ships, now voyaging toward our shore."

Mr. Roosevelt's face flamed with excitement as he promptly declared, "I am glad you asked me that question; I will tell you what *I* think we ought to do. We ought to send our war ships to meet them on the high seas and sink every — — — — one of them."

"Yes, that is what you told me, but how would you reconcile such action with the comity of nations, under which all countries in a time of peace have equal rights upon the ocean? We are as yet at peace with Spain. War is possible, perhaps probable, but not yet certain."

To this Roosevelt rejoined, "It makes no difference. There will be war; it is certain. And in a controversy of that sort, he who gets in the first blow, gains an immense advantage."

"Thank you," said the President, and Roosevelt retired.

When the door closed, the President raised his hands and asked, "Did you ever hear anything like that since you were born?"

Needless to say, the harsh advice was not followed.

This incident was later described in some publication by John D. Long, ex-Secretary of the Navy. His statement caused some excitement. It was protested against, I believe, by Mr. Roosevelt, then President; and Mr. Long, a very obliging man, made some modification or admitted that he had "possibly misunderstood." I have related the facts as they occurred.

If Mr. Roosevelt, when President, had been faced with a like situation, he, no doubt, with a keen sense of responsibility, would have taken a more conservative view. At least, with men like Elihu Root and John Hay, for whom he had profound respect, as his advisors, he would not have acted upon the impulse to which he gave expression as quoted.

Another incident, laughable in character, but

nevertheless an illustration of his prompt and vigorous methods, may be told.

The President gave an official dinner at the White House to the Cabinet members and their wives. To this dinner he also invited Vice-President and Mrs. Roosevelt. The party, some twenty in number, was assembled in the Red Room. With Mrs. Roosevelt, the President had led the assembled guests into the room, the others following according to the rule of precedence, and Mrs. McKinley as hostess, brought up in the rear on the arm of the Vice-President.

The noisy hum of voices filled the room when the butler came to the door, and as Mrs. Mckinley stood near the door with Mr. Roosevelt, he announced in a low voice, "Madam, dinner is served."

"Oh dear," she said, "How can I get word to the President?" The latter was in the far end of the room.

The Vice-President knew how to get word to him. In a stentorian voice he shouted, "Mr. President." "Yes," came back the more quiet voice of the President, "what is it?"

"DINNER IS READY," boomed out the voice of Mr. Roosevelt, direct, positive and clear, but not quite conventional in its tone.

These citations may be regarded as trivial and not worthy of mention; but it is by inadvertencies as much as by great words and deeds, that the complexities of our human nature are revealed.

It is not my purpose to write a history of his administration. That has been done by more able men.

Personally speaking, my relations to the two

Presidents, whether official or personal, were agreeable enough; but with the death of McKinley my enthusiasm was gone, and the daily grind of duty grew irksome. So the weeks and months followed one another until the beginning of the New Year 1902.

XXII

JUST PRIOR to this, I had been offered the Presidency of a large financial institution in Chicago, at a compensation more than three times as large as I was allowed by the Government. A similar proposition came also from the United States Trust Company of New York. I had already held the position of Secretary of the Treasury for nearly five years, a period longer than the official life of any of my predecessors except Albert Gallatin.

I was now approaching my sixty-sixth year, and I reflected that if I expected again to enter general business life with its higher financial rewards, not much time remained.

Therefore, after due consideration, I informed President Roosevelt of my desire to surrender my office. He saw the justice of my view, and with kind expressions of regret, consented to my resignation. Whether he was really reluctant to part with me, I am not certain. He knew that, politically speaking, I had no party influence. While there were many equally or better qualified than I and eager for distinction, who stood higher in the political roster of "Who's Who".

I accepted the proposal from the New York institution, and on the 1st of March, 1902 was installed as its President and took up my life in New York.

My successor as Secretary was appointed, duly qualified and took my place in the Treasury one month prior to March 1st. Thus between the two

positions, I enjoyed a period of thirty days for rest and recreation.

I might here close the story of my life in Washington, but before doing so, I must indulge in some recognition of certain persons associated with me in my duties, to whom I owe much for whatever measure of efficiency and success my administration achieved.

As my private secretary, Frank A. Vanderlip came with me from Chicago. Strong in body, alert in mind, and quite experienced with men and things by virtue of active service in newspaper work, he was well qualified for his important duties. He at once set himself to the study of the Treasury Department in all its divisions and branches of work, and within six months had gained an expert knowledge. A vacancy occurred among the three Assistant Secretaries, and at my suggestion, President McKinley appointed him to the place.

As a successor to Mr. Vanderlip, I chose for my private secretary, Milton E. Ailes, who had come into the Department in the most humble capacity and with the smallest of salaries. He was a product of the common school of Ohio. In Washington he had devoted his leisure hours to study, entered the Georgetown University, won his diploma, then studied law and passed an examination which entitled him to practice at the bar. Promotion in the Department encouraged him to continue in the service, and at the time I refer to, he was one of the highly paid clerks.

He served me with intelligence, zeal and loyalty as my secretary. Shortly after McKinley had begun his second term, Mr. Vanderlip resigned as Assistant Secretary, to accept a position in a large bank in New York. President McKinley asked me if I wished to

nominate some one to fill the vacant place. To this I replied, "The position is to be filled through appointment by the President. It is a pretty good place. The emolument is fixed at $4500.00 per year and many of your friends would be glad to get it. Your power of patronage is rather limited by reason of your second term and you now have the opportunity to reward some one of your political friends."

"Yes, I know that," he answered, "but your responsibilities are large and if you have some one in mind to whom your preference would be given, him I will appoint."

I then suggested, "If the Treasury Department were my own business, I would appoint Milton E. Ailes, for he is experienced and efficient, but," I added, "there are political objections. He tells me that in the two presidential elections prior to the last one, he voted for the Democratic nominees. It is true he voted for you at the last election, having, as he now thinks, become politically wiser."

"What is his age?" asked the President.

"Thirty-five," I answered, "but I don't see, nor does he, see how he can ask for political favor."

"No, he cannot, but if he is the man you want, I can forgive his early political mistake if you do. So send me his name and I will send it to the Senate for confirmation. He may be rejected. The Democrats who know what you tell me, may call him a renegade and the Republicans may regard him as a turncoat, but we will take a chance on that."

I tell these details, partly to show my opinion of Mr. Ailes, but mainly to illustrate the high- mindedness of President McKinley.

In due course Mr. Ailes was made Assistant

Secretary. He fulfilled his duties most creditably, winning public recognition and respect; and is now President and Manager of the largest bank in Washington.

To these two, Vanderlip and Ailes, I feel indebted for their loyal help, and now in my old age, I take pride and satisfaction in their advancement.

There are others I would like to name, but space forbids. Yet I must indulge myself concerning a very modest, humble man, who, as a watchful protector and helper in my official and domestic life, proved himself to be a loyal, true friend. His name is Richard Green. Born a slave in Virginia, prior to the Civil War, he came to Washington in his youth and obtained employment in the Treasury at a modest wage.

Before taking my departure from Chicago, I wrote to the retiring Secretary, John G. Carlisle, asking him to give me some advice which might be helpful in my new duties.

He replied, "I do not see how anything I can tell you will be of service, except this: keep Richard Green as your messenger and body servant, and you will not regret it."

His prophecy was realized. It is now over fifty years since Richard Green entered the service. For most of that time he has served successive Secretaries, always to the satisfaction of each.

A few weeks ago, his white friends celebrated his fiftieth year of service by presenting him with a beautiful gold watch as a testimonial of affection and esteem.

I closed my Annual Report to Congress by reviewing the status of our banking system, and suggested what in its main features was afterwards incor-

porated in the body of law known as "The Federal Reserve Bank Act". The text of my recommendation follows:

> "Cannot the advantages of such a system be gained in an entirely different form? We justly boast of our political system, which gives liberty and independence to the township and a limited sovereignty to the State, while it confers upon the Federal Government ample powers for a common protection and the general welfare. Cannot the principle of federation be applied, under which the banks as indivdual units, preserving their independence of action in local relationship, may yet be united in a great central institution? Formed by some certain percentage of capital contributed by the banks themselves, and its management created through the suffrage of all, it would represent the interests of the whole country. With limited powers of control over its membership in the interest of common safety, confined in its dealings to the banks and to the Government, it could become the worthy object of a perfect public confidence. By the concentration of unemployed reserves from sections where such reserves were not needed, it could redistribute them in part as loans where most needed, and thus bind together for a common strength and protection the loose unrelated units, in whose separation and isolation, the greatest weakness of our banking system is now to be found."

The student of the Federal Reserve Bank will recognize that the features above suggested are the important elements in that great financial institution.

XXIII

HERE I will end this shadowy sketch of my five years in Washington; looked back upon after a quarter of a century, there appears little outstanding or worth while. The experiences most impressed on my memory were like life's experiences in general — agreeable, but toned into sombre hues by disappointments and regrets.

I had hoped that by my "reports to Congress", I might so clearly point out the weakness of our banking and currency system as to lead to a reform in it. My efforts to do that were conscientious, persistent and consistent.

Now, years later, in the Federal Reserve Bank, that which I argued for is brought to fruition and I sometimes hope that my labors were not in vain.

Through misrepresentation and attacks in the opposition press, I gained some notoriety, but a limited fame. The association with McKinley remains a bright and beautiful spot in my interior life. The inspiration of it yet lingers with me.

But on the whole, it was with small regret that I bade Washington good-bye and took up my new duties in New York.

The United States Trust Company had enjoyed a long and honorable history. Founded in the early days, and directed in its theories and practices for more than half a century by the mind of one commanding personality, it had become conservative and old-fashioned. Modern ideas and new methods made small appeal to it, and I soon found that I could

climb into the wagon and ride, but could do nothing to accelerate its progress or give it new direction.

One might have also anticipated that the leaders of banking in the great city would have given me at least the appearance of welcome and that the glad hand of fellowship would be extended. But while no hostility appeared, no cordiality was evidenced. In the great metropolitan city one newcomer makes but little impression. He may launch his canoe and enter with it upon the stream whereon all their individual destinies are embarked, but he will make little impression upon the crowd.

I have a suspicion too, that I was not in the "good books" of most of the New York bankers. My official efforts to bring about reform in our currency system were not much in favor with them. They preferred the *status quo*. Understanding the rules of the game as established, they feared disturbing innovations. Their general state of mind, or my estimate of it, may be illustrated by the following story:

While I was Secretary, a convention of Bishops of the Episcopal Church was held in Washington. As a mark of hospitality, John P. Morgan of New York, the financial leader, had hired a fine house in the city and opened it for the entertainment of these distinguished visitors.

President McKinley also observed the occasion by inviting all the bishops to a banquet. I was honored by an invitation, and at the table found my chair beside that of Mr. Morgan. The next day the President remarked to me with a twinkle in his eye: "I noticed last evening at the dinner, that you were seated next to Mr. Morgan."

"Yes," I answered, "and I can guess who placed me there."

"You are right in thinking it was I. The truth is," he added, "Mr. Morgan had a long talk with me over the currency question. His views and yours are not in harmony and I thought to give you an opportunity to talk matters over with him. Did you do so?"

"No," I replied, "that subject was not referred to. I know his ideas. He told you that we had the best and safest banking and currency system in the world and strongly advised you to turn a deaf ear to any suggestions for so-called reform."

"That is substantially what he set forth. I placed him at your side so you might change his views if he is wrong."

"It was a useless experiment. He is a man of remarkable ability and force, and has achieved great financial success, but on this question he is blind, or rather he looks at it from the angle of his own personal interest. By long use and practice, he has learned the *modus operandi* of things as they are. Of the principles of a sound currency system, which will serve the country as a whole, he is ignorant, nor does he want to know. It is useless to argue with him, especially with the disturbing influences of a dinner to paralyze one's arguments."

Mr. Morgan is entitled to rank among the world's great men. From comparatively small beginnings, he rose in the financial world to a position of enormous power and influence. It might be said of him, as it was of Napoleon: "His frown terrified the glance, its magnificence attracted." His approval of corporation plans for obtaining money by the issue and sale of stocks and bonds, became a *sine qua non.* In that field he grew to be a virtual dictator.

In the times of crisis, as in 1907, the bankers of

the great city looked to him for counsel and leadership. Jealous and suspicious of each other, they instinctively agreed on him to point the way to some form of mutual co-operation. So far as I know, he endeavored to be just and fair, incidentally mindful, of course, of his own interests. The years from 1898 to 1915, a period of unprecedented expansion, gave him his largest opportunities. He had already put over the United States Steel Company, a corporation of unexampled magnitude, and soon became a colossus in the world of business. He was the product of his times, with inherent qualities which developed under the force and pressure of surroundings and circumstances. The history of the man, the story of his interior life and material activities, would read like a romance; it would be impossible for me to write it. I note only my impressions as to his personality. Such a man must be studied from many angles, for beyond most men, he was a complex. Wise in many ways, he was ignorant in others. An instance of his innocent lack of knowledge is worth relating.

While yet in the Treasury Department, I was one day visited by him, which led to a talk, here substantially reported:

"Are you aware, Mr. Secretary, that the financial situation in Europe is very grave?"

"Yes. I have observed the reports."

"The situation in London is especially trying. If the crisis there is not alleviated, its evil effects will be reflected in our own business affairs. I suggest a course of action which, if you will adopt it, will go far to restore the disturbed equilibrium abroad and so protect our own threatened domestic finances."

"What is the suggestion you have to offer?"

"Our Government Treasury is overflowing with

money. You have large sums on deposit with our national banks. Transfer by cables to the Bank of England, twenty millions for your credit there. Of the strength of the Bank of England and the safety of the proposed deposit, there can be no doubt, or if you are fearful, the house of Morgan will guarantee the deposit."

"No doubt such a re-enforcement to the reserve of the Bank of England would be very helpful to it, but it is impossible for me to act on your suggestion. The laws of Congress control and limit the powers of the Secretary, and to transfer funds from the public treasury to a foreign bank would be an impeachable offense. Besides, were I to issue such an order on the Treasurer, he would not obey it, for he too is subject to the law."

"Well, that may be so," he admitted, "but cannot it be managed indirectly? Is there not a large appropriation for the use of the War Department?"

"Yes," I replied, "more than one hundred and forty millions of dollars."

"Why then cannot Secretary Root withdraw twenty millions in one sum, deposit it as I suggest and disburse it from there?"

"Unfortunately perhaps, the law is again in your way. The Secretary of War cannot make direct withdrawals. He can only approve requisitions made from time to time by the several branches of the service for the support of which Congress has authorized the Treasury to make payments."

This, of course, was final, but the imperious man seemed to regard my position as perverse and unreasonable.

Again, on another occasion, I was obliged to refuse to listen to his friendly intervention in behalf

of an employee charged with grievous dereliction of duty. Thus it came about I was a *persona non grata* in his mind, and while in New York, I received neither favors nor courtesies from him. On the whole, I did not find my life in New York inspiring; it was hardly even congenial. In my official relation to the Trust Company, I did not come much in touch with the commercial banks, nor did I find myself admitted into the inner circles of "high finance".

Living alone, bereft of my wife, my social relations were narrow and limited. Not wholly barred out, I made a few friends, and was occasionally an invited guest in the homes of wealth and refinement.

I recall now one such occasion when at a dinner, I met for the first and last time that man whose name is known the world over — John D. Rockefeller. Introduced to him by the host, I found myself facing a man of middle life, somewhat stooped in figure. His voice was low. His hands, folded across his stomach, gave him an apologetic manner. He addressed himself to me by remarking: "Have you noticed, Mr. Gage, how this northern part of the city is being covered by luxurious homes?"

"Yes," I answered, "it is quite astonishing."

"It is to me," he responded, "a constant wonder as to where the money comes from."

I wanted to ask him if he had supposed that he, himself, had it all, but refrained.

Speaking of the excessive modesty of his demeanor, reminds me of an anecdote. A gentleman introduced to Mr. Rockefeller a friend, who observed with a curious eye the self-effacing manner of the famous capitalist. A little later the gentleman who had been introduced, remarked to his friend, "At last I have seen one Bible prophecy fulfilled."

"To which one do you refer?" asked the other.

"To the one which declares that 'the meek shall inherit the earth'."

Apropos of Mr. Rockefeller, it was my pleasant fortune to make a week-end visit to the home of his former partner and business associate, Henry M. Flagler.

During the Sunday over which my visit extended, I drew from Mr. Flagler a consecutive story of the Standard Oil Company, its beginning and history, and the operations which brought millions to its projectors and owners. I hope that story, just as he told it to me, may yet be given to the world.

Mr. Rockefeller's share in the company's operations brought him into the possession of many millions of dollars, perhaps a thousand million. It was a Pactolus stream —— the dream of Midas coming into reality.

The phenomenon excited in the minds of thousands of people, distrust, envy and hatred. He became the object of venomous abuse. He bore it all without complaint or apparent resentment. Living a life of much simplicity, he diverted the golden stream to the conferring of benefits on humanity.

The story of his benefactions is like a romance. It has been the poor, the humble and the helpless that in the main have reaped the benefits. Through his distributions the power of decimating disease, such as yellow fever, malaria and hook-worm have been robbed of their terrors. The cause of education has been advanced by him as by no other single hand.

These reminiscences of Mr. Rockefeller awaken vivid recollections of another man whose life and history are hardly less phenomenal.

Andrew Carnegie left behind him his own bio-

graphy. It ought to be abbreviated and made a classic in the public schools of the land. It shows how by the application of industry, frugality and a devotion to simple humble duty, an American boy, if he will, may acquire property, educate himself and rise to dignity ,honor and power. I never had contact in a business way with Mr. Carnegie. I have been a dinner guest in his home and met him socially elsewhere, and on one occasion, both of us addressed an assemblage of seven or eight hundred members of the Economic Club in New York. That calls to mind an incident at which I yet smile.

At a large meeting in Carnegie Hall, conducted by the Y.M.C.A., Mr. Carnegie and I found ourselves sitting side by side on the platform. There were at least three thousand persons present, and the occasion was favorable to the promotion of the financial interest of the "Y". Basket contributions were solicited, and in due course a basket bearer passed among us on the stage. We all put our hands in our pockets to bring forth our respective contributions, but evidently Mr. Carnegie did not discover the wherewithal in his possession, for after fumbling in his several pockets, he turned to me and whispered, "Lend me a dollar, if you can; I find I'm broke."

I obliged him, and needless to say, he quite forgot all about it, so he is still my debtor in that amount, plus some years of interest. I do not complain; on the contrary I am glad. It gives me a sense of sharing with him in a small way in the three hundred and more millions with which he, before his death, established a permanent endowment, the interest of which is now at the service of humanity. Let him who reads this, peruse Carnegie's autobiography. It will be inspiring.

XXIV

Concerning the remainder of the four years spent in New York, nothing of interest to the reader can be said. Indeed, as I look back upon that period, little remains well defined in my memory.

My duties to the Trust Company had become merely perfunctory, and I felt a sense of guilt in drawing the salary to which I was entitled by the contract. How long things would have thus continued, I cannot say. Events or circumstances often determine our acts more effectively than do our own set purposes. So it was with me in resigning my position in New York, and in taking my departure for California.

The episode I am about to relate was a painful, if determining one. My family had been broken up by death. My wife was no longer with me. Of the four children born to me through my first marriage, only one remained. He had in his earlier years given promise of a useful and honorable future, but as he grew to young manhood, he became the victim of a disease of obsession known as dipsomania. He had married and was the father of two boys. He was noble and generous in nature; loved his wife and children, and me, his father. He loved his friends, of whom he had many.

In spite of these restraining influences, he occasionally gave way to aberrations of conduct, inexplicable to those whose lives are not invaded by such periodical attacks.

There were intervals, sometimes protracted,

"WHERE THE SPIRIT OF TRUE HOSPITALITY PREVAILS"

BOGGS HOTEL CO.

Hotel Van Nuys
Los Angeles, Cal.

ROSS N. BOGGS,
PRESIDENT & MANAGER

My dear James

I'll be I am here all right but without you. I am kind of lonesome – but y'all goes & I will be back home by Thursday if not

Can you spell MAN and bad & Bond. I love you. Be a good boy take good care of Mama and do not forget Papa. Give my love to Nan and the others also

Papa Hague

Letter to Baby

when, in full control of himself, he was a joy to his friends, and life wore for him attractive colors. Then at uncertain periods, breaks from sobriety would come. As if seized by some uncontrollable impulse, he would disappear from home and friends.

Wandering about, driven by the fiend alcohol, he would after some days return to his home exhausted and in despair. Gradually he would recover his nervous tone; his courage would come back; and with new and firm purpose he would resume his normal life, which for weeks or months he would pursue — a model of propriety in all ways. I am forcing my pen to set this down for several reasons. It may serve as a warning to some young man against dallying with that dangerous enemy alcohol. Then too, this frank statement is necessary for those who would understand how it was that I terminated active relations to business and society, and sought obscurity in remote California.

In January of 1906, I received a telegram from my son from his home near Chicago, asking if he might come to New York to confer with me on a vital matter. Of course I consented, and within three days he came to my apartments in the city. He made a statement in substance as follows:

"I have just recovered from a protracted debauch. It came on after a long period of immunity. I had hoped that I had made a good escape from the weakness which is the cause of my ruin. But I have not escaped, and know that I never will, so I surrender the fight. If you will help me to do it, I will take the first ship for Australia, assume a new name there and drink myself to death as quickly as possible. I have brought disgrace and shame to my little family —

grief and disappointment to you. I want to end it."

At the moment he was not quite his normal self. He had not fully recovered from the moral and physical shocks he had lately suffered. At my request, he remained with me as my guest for a week, occupying his mind in visiting the Natural History Museum, the Bronx zoo, and other places of interest in the city. Gradually his self-respect was restored and he was able to face the future with some courage and a cheerfulness born of hope. I had assented that the Australian idea might be a good last resort, but that his life was young (he was only thirty-three), and that: "While there is life, there is hope."

He returned to his family in Chicago, feeling for the time at least that he had gained a new power of self-control.

Soon afterward an event occurred which seemed to me like a providential door, opening perhaps to permanent security. In Denver I met two friends, who had recently made an extended visit to San Diego, where they had come into quite intimate touch with an institution calling itself "The Universal Brotherhood and Theosophical Society". With them in Denver was a friend of theirs, who had for some years been a devoted member of that society, which was located on a beautiful tract of land known as Point Loma, about eight miles distant from the city of San Diego.

The society consisted of some one hundred and fifty adult men and women, mostly educated and refined Americans, with a school where a hundred or more children were cared for and taught, not only the principles of Theosophy, but all branches of learning as well. The society was in fact a colony, maintaining

a community life. All the teaching, in fact all work, was performed by the individual members without fee or reward, but in the spirit of loving service. They called each other "comrades" and were obedient to the rule of their "Leader", Mrs. Katherine Tingley, who ruled by virtue of a free election, held in accord with the highly autocratic feature of their constitution.

Most of the members had incomes of their own, which of their own volition they contributed to the material support of all, on the general basis of equality as to housing, food, etc.

As I came to know it afterward, the place itself was an ideal one; on the one side stretched the wide expanse of the Pacific, on the other the broad waters of San Diego Bay, on the farther shores of which reposed the pretty city itself. Beyond, at no great distance, the city was framed by encircling mountains. The Homestead, as it was called, was built on high grounds, some three hundred feet above the tides.

At the meeting in Denver, Mrs. Tingley, the Leader, was described to me by her admiring comrades as a woman of remarkable power of mind, whose heart was filled with love for humanity, to the uplift of which she devoted herself. The comrades were said to be of a kindred mind. Simplicity of living, without ostentation, was said to prevail. No intoxicating liquors were used or even allowed. Illustrating the nobility and loving nature of the Leader, I was told of the rescue work she had performed in previous years among the weak and unfortunate.

The picture thus presented to my mind, gave rise to a hope that here under these influences and surroundings, with the motherly interest of Mrs.

Tingley, my son might find freedon from old associations — new, inspiring ideals and strength to protect himself in hours of depression and possible temptation.

After much questioning, I presented to these gentlemen the case of my son, and asked whether it could be arranged that he for a time might get the benefits that association in such a community might confer.

It was their opinion that no place in the world could be compared with it, but they added: "It must be as the Leader says; if you desire to place him with us, and it be his desire to come, we will tell her of your problem, and in due course you will hear from her."

Soon after my return to New York, a letter from Mrs. Tingley came to me. She expressed a most kind interest in the case. She believed that the influence of Point Loma would be most helpful, perhaps curative, but her institution was in no sense a sanatorium, nor a reformatory. However, there might be a way to arrange the matter.

If my son could bring with him his oldest boy, a lad of eight or nine years, and place him in the school, that would make a very good excuse for the presence of my son as a visitor. However, prior to an arrangement she would desire a personal conference with both my son and myself, wherein all the questions involved would be considered.

I laid the matter before my son. He heartily concurred with the plan, and soon he, his boy and I were en route to the Point Loma community.

We found the outward conditions of the "Homestead" attractive and beautiful. Mrs. Tingley herself

was, I judge, about 58 years old, of commanding presence, with remarkable eyes, and of agreeable manners. A talk of half an hour settled the terms for board and tuition of the grandson. My son was to be furnished with a tent exclusively for himself, provided with board and given the general freedom of the place and intimate association with the members of the society, as fully as if he himself were a member thereof. We were introduced to a number of the gentlemen members, who were all cordial and friendly.

With mutual satisfaction all round and new hope born in my heart, I made the return journey to New York alone. From letters frequently received from my son, as well as an occasional one from the Leader, I learned that he was adapting himself to his new surroundings, not only in a spirit of contentment, but with enthusiasm. He liked everybody and all liked him. He gladly participated in their labors as well as their entertainments. Mrs. Tingley was endowed by nature with real dramatic ability, and knew the value of legitimate amusement. Evenings devoted to music, others to theatricals, supplied the social needs. Thus months followed months, bringing to me a growing sense of security and increasing hopefulness for my son.

But this dream was rudely shattered; new elements came in to dissipate it. I will not attempt to put the blame or responsibility for it anywhere. I will merely mention facts which, fully understood in all their bearings, might enable me to do that. Early in January, 1906 ,my son's wife, who had remained in her Chicago home, insisted on visiting her husband and their son. Thus was formed a triangle — Mrs. Tingley, my son and his wife. Soon bitter denun-

ciations came from my son concerning that for which he had previously indulged in words of highest praise; there were also complaints from the Leader both by wire and by mail. Complications became more involved — impossible to adjust while three thousand miles away.

I determined then to cut all business connections and go in person to seek a possible solution to the complicated problem.

It was not much of a sacrifice to leave New York. I had reached my seventieth year, and was reminded that the life limits of nearly all my progenitors had been around that age. A severe attack of sickness, a short time previous, had seemed a prophecy that I myself would not exceed their average span. For more than fifty years, my life had been passed within the limiting walls of office work. I longed for sunshine and rest. My accumulated capital was apparently ample to protect my declining years, and to enable me to lend a helping hand in a moderate way to others as occasion might arise.

I had sufficiently studied the climate of Southern California to convince me that it would conduce to comfort and perhaps to peace. All these combined considerations led to my definite removal to California, and on April 6th, 1906, I stepped from the train into the station of San Diego.

I found the situation worse than I had apprehended. My son had definitely withdrawn himself from that association with which for eight months he had found freedom from the enemy that had so nearly wrecked his life. He and his wife had taken living accommodations not far away, and were only

awaiting my visit before going elsewhere, either back to Chicago, or to some new locality.

I had many explanations, both from them and from the Leader, as to this *contretemps,* but these did not clarify matters, even to my own satisfaction. I was faced with the new situation, and to it I was obliged to conform. Let me hasten with this part of my story, to its tragical climax.

At my suggestion, my son's wife returned with the boy she had brought with her to their home near Chicago. At my earnest request, my son stayed with me for two months in a bungalow I had rented, quite outside of the Homestead grounds. I had hoped to restore the *status quo* as between him and the Theosophical Society, but these hopes were in vain. At the end of two months, which by stipulation he spent with me, he took his departure for Seattle, where he was resolved to begin again, under new conditions, his struggle with life. For this new contact with the world of affairs, he felt himself competent. For ten months he had lived in perfect sobriety and now felt inwardly strong in the matter of self control.

Reluctantly I bade him good-bye. He did go to Seattle, where he met good friends; but after some weeks, the young man disappeared. The next news of him was by wire. It reported him as found dead in his room in the modest hotel where he was living. Suicide was the only possible explanation.

Thus did his pitiful history end. Again, I was alone in a strange land with all business ties broken. The beauty of Point Loma had, however, cast its charm over me, and I determined to spend the remainder of my days, not in vain regrets, but rather in constructive thought and action.

I purchased a site for a home and proceeded to build a house and ornament the surrounding ground. In this occupation I found solace. I bought and drove a "flivver", in which I made almost daily trips to the city. I became a member of two clubs, the University and the Cuyamaca. Visiting them, I met occasionally some of the superior minds of the city and found opportunities for mental exercise. My physical health became more vigorous. My leisure hours I devoted to reading the best authors, and so far as possible, banished from my mind all sorrows and disappointments.

My removal to Point Loma had not escaped notice from the Eastern press. Unaware of the real reasons which for the first time I have now made known, conjectures and surmise were indulged in.

An enterprising reporter, in response no doubt to a call for something sensational, put over the wire a statement that I had become a member of the "Tingley Colony" and was being coached as the future leader to succeed Mrs. Tingley.

In the occasional interviews with the members of her society and the numerous courtesies extended to me, no hint of a suggestion had ever been advanced that I should join the organization, and it is certain that I have never contemplated such a step. The report above referred to seemed to satisfy the curiosity of my former friends and was, I believe, generally accepted as true.

Having built a house, it was natural, if not inevitable, that I should feel the need of some one to share with me the care of it and be a companion in whatever might develop as to comfort and beauty.

I did not go about in search of such a person.

The need seemed to be supplied in the person of an attractive lady with whom circumstance had brought me into contact, and on November 25th, 1909, I was married to Frances Ada Ballou. It was my third marriage. Was it justified by the conditions? I think so.

My health in a general way was strong and vigorous. My mental reactions to life were, so far as I could judge, normal. So far as appearance went, I was a "good risk" (as the life insurance people would say) for ten or twelve years.

That looked like a long time to walk alone. After the departure of the wife of my youth, I had indeed pursued a lonely road for thirteen years, and seven years had come and gone since the death of the dear woman who had later cheered my life.

And so it was that the new wife came into the new home, which she now brightens and adorns. Thirteen years have passed in this happy companionship. How many more will be vouchsafed to me is a mere guess. In any case, they cannot be many.

XXV

ANY WELL told tale must end in a appropriate climax. The story I have related lacks that great essential. Borne along on the Stream of Life, with its cross-currents, its occasional shoals, and now and then some threatening rapids, my bark seems at last to have floated into quiet channels, where it will rest until submerged by death in the waters of oblivion. Yes, it is true, not long hence, that hitherto visible craft (my physical self) will disappear from the gaze of my fellows. Will it be into oblivion that self will go — that real self which I have known through all physical changes, that self which has experienced emotions, cherished hopes, been conscious of aspirations and known regrets, has been disciplined by trials, acquired toleration and patience; that self which carries memories both sweet and bitter; that ingathering self, which has learned to some extent the wonderful lessons taught by outward nature — that knowledge of the mysterious world in which for fourscore years and more I have been consciously embodied?

Will that self — behind the self which has manifested chiefly in the commonplace affairs of life, and whose simple story I have now unfolded — when by physical decay the organs of sensation shall no longer serve that real self, behind the hitherto visible one, indeed sink into oblivion and all that inward gathering to be a continuous blank, as complete as if it had never been? Are these questions an impertinence? In the leisure hours of reflection, they haunt the mind

of all of us who have power to reflect at all. How much more then do they loom with growing significance as one sees the end of his earthly career approaching!

In a word, has the climax of my life yet been reached? Does not the real climax await the infinite years wherein the real self, free from fleshly limitations, will carry a consciousness enriched or impoverished by what it has gathered to itself in these passing years?

Having told so much of what I have so far known, felt and seen, I cannot consent so to end my story. No, I must go on, even if thereby I abandon the relation of facts and indulge in the realm of fancy. In setting forth what follows, I shall be as frank and sincere as possible.

In my youthful years, some seventy-five years ago, the primitive community in which I lived was differentiated into two main classes—the "pious" and the "ungodly". Those who "believed" were in the first group; those who doubted or raised questions, were known as "atheists" or "infidels". The believers had a narrow but firm body of doctrine. The Scriptures were to them the literal word of God. Every word from the first sentence in Genesis to the last one in Revelations was of equal sanctity and could not be disputed. The Bible was the one book embodying the veritable history of creation, the fall of man, the immanence of God, the legal system through which man could be saved from the consequences of sin by a propitiatory atonement.

In general terms, it was this I was taught, and which I accepted. It did not occur to me that the

truth of it could be challenged, unless by the wicked, perverse and blasphemous.

The blighting influences of such a body of doctrine has not yet been entirely removed. The religious bodies which promulgated and defended this "unadulterated truth" still survive. The church is still with us, and I hope, modified in doctrine, will forever remain. It nourishes in its bosom the spiritual nature of man. It gave him, in spite of its intellectual vagaries, a vivid conception of the Infinite. It opened his mind to a sense of kinship with infinite power. Under all creeds and rituals, it taught charity and love. In short, it supplied a philosophy of life, which man must have, however crude or barbarous it may be.

The possession of such a philosophy distinguishes him from all other forms of animate life. But in the philosophy or religious beliefs to which I have referred, time and the opening mind of man have brought about immense modifications. The leaders in religious thought and authority have tried with diminishing success to preserve the old doctrines in their proforma. The formulas of orthodoxy are dying of inanition. The exploring, inquisitive eye of science has, within fifty years, brought into the common view a vast field of knowledge before undreamed of.

The facts concerning the evolution of life, from primordial germs to man, have refuted for all time the story of Genesis. That story, understood as poetry, may still quicken the heart of humanity.

The biographer, or he who presents his own story, may pick and choose, reveal or withhold, and in the end much is left to conjecture, as to the real personality of the chief actor. We all have an outward life made up out of our contact with things and with

people. By the observation of our doings and expressions, we are judged.

And yet, it probably is true that in every one of us there is an inward life which does not and cannot find adequate expression. Indeed, that inner life of fears, hopes, impulses, regrets, loves, sympathies, attractions and repulsions, is on the whole a hidden one. "We do not wear our hearts upon our sleeves for daws to peck at." In this innermost self, we stand alone, unrevealed and not understood. It is as true of the young as of the old. Only a few who have put themselves on record have attempted a self-revelation.

Marcus Aurelius in his Reflections, Amiel in his journal of his spiritual reactions, "The Letters of Seneca", the "Dialogues of Socrates", concerning the true, the beautiful and the good, have pulled aside for us the veil and allowed us to look close into their real being.

I have indulged in this preamble to excuse myself for venturing upon a statement relating to my own interior life. I mean, that, my beliefs and doubts, as they have come and gone, while I tried in the growing years to find a permanent and satisfying understanding of the universe and my relation to it.

In the early, impressionable years, I received without scruple or question the religious belief which my mother herself held. It will save words to refer to it as the orthodox faith, embodying the Mosaic account of creation, the verbal inspiration of the Bible, the fall of man, eternal punishment, a day of judgment, the way of redemption by virtue of the shed blood. Acceptance without doubt of these formulae, constituted what was called "Religion". It does not now seem to me to be so.

Looking into Webster's Unabridged, I find some score or more of definitions of the word religion. The first definition I found there satisfied me better than any that follows it, viz: "A belief binding the spiritual nature of man to a supernatural being, on which he is conscious that he is dependent." The statement presupposes that man possesses a "spiritual" nature. Of that fact, I have no doubt. In my opinion it is more real and true than that he has a physical body. The latter is ephemeral. The spiritual nature does not seem subject to decay. If physical science is correct, the elements of my physical structure have dissolved again and again since youth, while I myself — my spirit — I need no scientist to certify, has gone on unchanged. The experiences of childhood are as vivid in memory as are those of yesterday. All are unified in one thinking, living personal self — myself.

The simple definition of religion, which I have quoted, is satisfying, because it is freed from all intellectual dogma, and yet it can animate the spirit even if the mind be bound to a body of details, erroneous in all their particulars. Therefore, to hold a thought which binds us to a supernatural being, and to be influenced by the thought, is to be religious. So in every creed and sect, however crude their intellectual conception be, religion in its simplest sense may exist.

Will the reader of this be curious to know what it is that has operated in me, as in thousands of others, to compel the dropping from my belief of the dogmatic doctrines which have so long been the supposed foundation of "evangelical religion"? How is it that one so brought up in the "fear of the Lord" and belief in His word (the Bible record), can drift so far away?

A member of an Orthodox Church in my early

manhood, and a superintendent of its Sunday School, why and how should I have become "apostate"? And in becoming apostate, did I really lose religion? If religion can be defined as Webster's Dictionary defines it, viz: "A belief binding the spiritual nature of man to a supernatural being, on which he is conscious that he is dependent," and if this be a fair, though limited definition, I never did lose it. If at any time during the passing years that belief was thin and vaporous, it has been strengthened and confirmed by time and experience, so that now I am as conscious of the fact as I am of gravity or the interstellar either. No, I contend that religion was not forgotten. It was merely the worn out garments which had clothed it, that dropped away. This discarding was accelerated by the reflected thought of other men.

The teaching carried in the doctrine of evolution destroyed my belief in the Mosaic cosmogony. The scientific discoveries in astronomy, biology and psychology tended to nullify much of the records of the sacred Scriptures. The studious analysis accomplished by Andrew D. White in his remarkable book, "The Warfare between Science and Religion", relegated to their proper place the unreliable data of myth and legend.

Other books, notably those by Prof. Matthew Arnold of Oxford, England: "Literature and Dogma" and "God and the Bible", opened my thought; and Emerson — that seer of the invisible — stimulated my reactions against orthodoxy.

Robert Ingersoll never made much impression on my mind; he was too brutal and coarse in his destructiveness.

Then some forty years ago, I came into contact with that freed soul, David Swing. He had been bred

and graduated into a Presbyterian minister, but the "light that never was on land and sea" shone upon his spirit. He ceased to preach the accepted doctrines of election and predestination so dear to the heart of that sect. In seeking to win men to his own loftier view concerning man and his Maker, he became obnoxious to the ultra-conservatives of his church. Accused of heresy, he retired from its ministry; but urged by warm, admiring friends of his own denomination, and by others not of his cult, he spoke the truth as he saw it from an independent platform.

I became a regular member of his congregation. He avoided controversy and had little to say about ecclesiastical doctrines, but used the Scriptures freely in all those parts which show forth the aspiring souls of men, seeking touch with the Infinite. His congregation was large, composed of all sorts and conditions of men. No creed bound this body together. Each individual partook as he was able of that spiritual bread which David Swing dispensed. After fifteen years of this noble service he was called away by death. The effect of his teachings may be illustrated by an incident which followed his demise. A merchant of my acquaintance, rather coarse and commonplace in his mental and spiritual make-up, meeting me soon after Mr. Swing's death, remarked, "Well, Mr. Gage, we have met with a great loss, haven't we?"

"You refer, I suppose, to the death of Mr. Swing?"

"Yes," he said, "I do," and then continued, "I can't go to these ordinary churches where they preach hell-fire and brimestone. I never could stand 'em. I'm sort of a mean cuss anyway I guess; but some years ago my wife persuaded me to go with her to listen to Dr. Swing, and after that, I never missed a Sunday. I don't know quite what there was about it,

"It's Too Hebby for You."

but he always gave me an uplift and a desire to be a better man. Now he is gone, I don't know what I will do."

A short time after Mr. Swing's death, a meeting of the trustees of the society and members of the congregation was called. I dropped into this meeting at a rather late hour, and found that a resolution had been adopted to dissolve the organization. The trustees' resignations had been accepted, and the meeting was evidently near the point of adjournment, when some one in the room suggested that I be heard from. The chairman graciously appealed to me and I responded, expressing deep regret at the action which had been taken. I would not yield to any one in loving regard for our lost leader. He deserved a fitting memorial but the best monument to his memory would be the perpetuation of his work. While he had been a unique personality, and his exact duplicate could not be found, yet there were others on whose shoulders his mantle should be placed — who could, as Dr. Swing had done, inspire and strengthen the moral nature of men.

A man of financial responsibility, but not noted for "piety" or "spiritual graces," came to his feet as I sat down, and in vigorous words confirmed what I had stated. Some one else arose and moved that all actions taken by the meeting be re-considered, that the organization be maintained and every effort put forth to continue the work of Dr. Swing. The motion was adopted without dissenting vote; the organization was continued, and for more than twenty-five years since, under the leadership of Newell Dwight Hillis and afterwards Frank W. Gunzulas, has ministered in the higher things of the spirit, to thousands of hungry souls.

XXVI

AFTER THE DEATH of David Swing, I was happy to come into temporary contact with another inspiring man, Philips Brooks.

Most of us, no doubt, have encountered some rare soul, who in a fortunate hour has laid aside the bars of conventionalities and permitted us to enter where the treasures of his thoughts and feelings are hidden from intruding gaze. These meetings remain in our memories as red letter days or hours.

Such an experience was mine on the two brief occasions when I came in close contact with that brilliant, loving, lovable man, who, as the minister of the Boston Temple, and afterward as Bishop of his diocese, dispensed to a large multitude that spiritual food by which the soul of man is truly fed.

It was in Chicago that I first met him. Some friend was entertaining him in the Chicago Club at dinner. A group of fourteen or eighteen surrounded the table, and I was one of the least distinguished.

It was my good fortune to be seated next to Mr. Brooks. I had heard him speak from his pulpit in Boston, and had felt the thrill imparted by the beauty of his thought carried on the wings of eloquent expression.

Now in such close proximity I felt nervous and afraid. That I found to be quite unnecessary, for we were soon speaking with open minds of things ordinarily held in reserve. He was as simple and sweet as a child, with no sign of condescension, while every word revealed a cultivated mind, ripe with wisdom and rich with understanding.

Point Loma, San Diego home where Mr. Gage died

I will not try to quote our talk on that occasion, though the echoes of it were with me long after I took his hand and said "good-night". Some three years later we resumed the talk begun in Chicago.

The Commercial Clubs of Chicago, St. Louis and Cincinnati had been invited by the Commercial Club of Boston to be their guests for two or three days. Their generous entertainment was climaxed by a great banquet, which a limited number of representative citizens honored by their presence.

When I found my seat, I glanced at the card next adjoining, when lo, I read the name of Rev. Philips Brooks! I was delighted, but wondered if my joyful recollection of our previous meeting would find any response in him.

I was not long in doubt. A moment later he was shown to his seat, and glancing at me, his hand went out with the most cordial greeting and a kind reference to our talk in Chicago. The gulf of time was bridged and we were soon at one again. We began about where we had left off.

Chicago was my home. I had seen it grow from a city of sixty thousand to one of nearly a million. The great West was growing fast and Chicago was the prominent center into which were gathered, and from which flowed out again, the forces — material, moral, esthetic and spiritual — which would shape the form and substance of the future.

A vivid picture of this was in my mind. For years David Swing, as an independent preacher, had been a voice gladly heard by all sorts and conditions of men, which everywhere carried the refining, uplifting influence of the true, the beautiful and the good.

His voice had been silenced by death and hungry souls were grieved that they would hear it no more. All this pressed upon me, as on this second occasion I again found myself beside that great teacher of beauty and righteousness, Philips Brooks. I could not refrain from exhortation.

I drew as best I could a picture of the new West, which had not yet found that "Man cannot live by bread alone, but by every word that proceedeth out of the mouth of God."

"To this West," I urged, "you ought to go. Lay aside your cap and gown; hold no longer a brief for any church or party. Be Philips Brooks; speak the truth as it appears to you. The priests and prophets of old were originals; they lived near the heart of God and voiced his sanctions as they perceived them. Do you the same. BE FREE — free to be inconsistent even; tell the people what you think today. If new light comes tomorrow, let that shine. You have the power, the force of mind and the love of men, to shape the lives of thousands, rather than the hundreds you now reach.

"From the material side you have nothing to fear. Glad hands will hold your hands, and loving hearts will echo back to you the love you give."

I concluded, "Do you catch the picture I am trying to paint? Does it not make a strong appeal?"

He pondered for a moment and said slowly, with a tinge of sadness in his voice, "Yes, it is a noble and inviting picture, and great would be the reward of the man who could fill the role you have described, but for me it is too late. For years my lines have gone out to my people here. I am like a tree grown up in the soil where it was planted. Its rootlets have gone

far. From these the tree itself has drawn life and nourishment, and under the wide-spreading branches many find comfort. To uproot and transplant such a tree is a difficult and doubtful experiment, disrupting to the wide surroundings and fatal to the tree itself. No, I must remain where Providence has placed me and forego the inspiring vision you have put before my eyes."

I never saw Philips Brooks again, but I am still thankful that twice in my life I was privileged to drink of his spirit.

XXVII

THERE were other influences which brought me a deepening conviction of the reality of the spiritual world, and strengthened my belief in the continuance of consciousness or life after death.

It has been more than forty years since I began to give any attention to the phenomena known as psychic or spiritistic. Prior to that, I had a very contemptuous opinion of reports of these alleged "spirit communications".

But about that time my father, who had reached the age of sixty, had been persuaded to witness "experiments", and had been much impressed by what he considered to be evidences of the survival after death.

He had narrated to me some of his "experiences", which on the face of them, appeared startling, and if one could believe in them, important in their nature.

However, as I considered all who did receive these so-called communications to be dupes or overly credulous persons, I criticized these so-called evidences and pointed out the ways in which, according to my imagination, they could be simulated. I was, in fact, troubled about my father, although he was a man who was careful and wise in his judgments regarding all other matters.

My criticisms and objections did not serve to convince him of his error; they only silenced him. I finally decided it was my duty to visit the mediums

that he had contacted, and so be better able to convince him that he had been deceived.

He had told me of what he considered to be a remarkable sitting with a psychic known as Mrs. Billings, whose home was on Ogden Avenue, a very respectable street about two miles from the center of Chicago.

Without intimating to him that I purposed visiting this lady, I asked a gentleman friend to visit the house and make an appointment for me, without mentioning my name.

The next Sunday afternoon at three o'clock, I rang the door bell at the psychic's house, and addressed the man who opened the door: "I believe I have an appointment here at this hour."

Referring to a memorandum book, he asked, "Did you give your name when you made the appointment?"

I replied, "I did not make the appointment. It was made in my behalf, and no name was given."

"It would so appear; the hour of three o'clock has a dash against it without a name. If you are the gentleman, come in."

When the door had been closed, the hall in which we stood was in obscurity, being lighted only by a transom. I had been careful to remove from my overcoat, which I hung on the hall rack, every scrap of paper and anything which would serve to reveal my identity.

At this moment I heard a lady's voice at the head of the stairs: "Let the gentleman come up, dear, to save my coming down."

Looking up, I saw the outline of a lady at the head of the stairs. I walked up the carpeted stairway

toward her; my face was in deep shadow. When I had arrived within four or five steps of the top, she turned and said, "Follow me, please," scarcely glancing at me.

Conducting me into a rear room, lighted by two windows, she pointed out a chair and said, "You take this seat. Do you know we have to sit in the dark?"

I answered, "I have been told so."

"I will close the blinds. They are padded and no light can enter the room. I will sit here," she continued, pointing to a chair perhaps four feet opposite the first one. She closed the blinds and the room was quite dark. She found her way, however, to the chair and sat down in it. Few words were spoken between us, those referring only to the weather.

A silence then ensued and continued for several minutes. I chuckled inwardly with the feeling that I was absolutely incognito and that there could be "nothing doing" of any pertinency to me or my affairs. Soon I heard a loud strident whisper and my name "Lyman" spoken. Gooseflesh stood out all over me. I was so surprised I made no response. Again, the name was called: "Lyman". The voice seemed to be at my left hand. For the third time my name was called, rather more emphatically than before. Then I spoke, saying, "Is it any one desiring to speak with me?"

The voice rejoined and rather offended me by the simple character of its utterance: "I am Sara" (the name of my deceased wife). I am very anxious about you; you are smoking too much and working too hard; you must take better care of yourself. Remember you have to be both father and mother to the children under your care."

Considerable more than this the voice uttered.

What I have quoted I remember perfectly; the rest of it is not clear enough in my mind now to quote, except this: "Our two children are here with me, also your mother. They would all like to speak to you. I am now losing strength and cannot say more now."

This was followed by a short silence when a voice ejaculated: "Papa". The matter spoken by this voice was of a childish nature, hardly worth trying to quote if I could remember it. This voice was followed by another similar childish voice, saying, "I am little Mary," (the name of one of my children who had died in infancy). Another silence, then a voice quite different in its timbre and emphasis, although still a loud whisper, pronounced my name and said, "I am Mother." Among the words she spoke were these which I shall never forget: "You have had a great deal of sorrow and we all deeply sympathize with you, but you are again to be subjected to grief and disappointment, and you must be prepared for it. Fanny, (the name of a living daughter, then nine years old), is coming over here to join us."

My mother, in her lifetime, had been one of those persons who are given to taking the dark view of things in general, and it made me indignant that I should be told what seemed most improbable. Nevertheless, I was impressed by it, and answered the voice, saying, "No, that is not so. Fanny is perfectly well; she is going to grow up to womanhood and be the comfort of my old age. Why do you indulge in such lugubrious prophecies?"

The voice answered, "I wish it were not so, but she has an incurable disease and you will not be able to keep her. She ought not to have gone to that wedding."

A few months prior to this seance, my daughter had passed through a severe attack of scarlet fever, from which she had convalesced, and I thought she was perfectly well. About the first time she had gone out, after her convalescence, had been with the lady who kept my house and took care of my children. They went to the wedding of the housekeeper's nephew. Whether the wedding occasion was at all harmful to the child, I do not know. If so, it had not yet become visible to me.

Of course, this statement made by my mother, (if it were she), disturbed my mind, in spite of my conviction to the contrary. When I went home I scrutinized my little girl, but saw no trace of illness in her.

Continued watchful observation, however, soon showed me that she was more languid than formerly. A short, violent exercise would leave her out of breath. This I did not like, and I called in my doctor, asking him to give her a thorough examination. He reported to me with sad countenance: "I am sory to tell you that your little girl has Bright's disease. It seems so terrible that I do not want you to take my diagnosis unconfirmed. I wish you would summon Dr. Bevan from the city, to look her over."

This I promptly did. He reported in writing, that there was indubitable evidence of degeneration of the kidneys; that it was very dangerous indeed and generally regarded as incurable, but that in view of the youth of the child, it might be overcome. It would require, however, exceeding care and watchfulness; if she were permitted in any way to get a chill, it would induce an acute condition known as nephritis, which would probably take her off very quickly.

We obeyed the doctor's injunction to the fullest extent possible and two years passed away. Coming home from the city one evening, I was informed that Fanny had a high fever.

Let me cut this part of the story short. In thirty-six hours she was dead.

My own experiments carried on in Boston, New York and other cities, enabled me to glimpse phenomena that would not let me believe otherwise than that life continues after our souls and bodies separate. My idea of religion is a sure belief in a great omnipotent source of life and intelligence. I would not go further than that in a definition, for a definition sets up limitations.

We speak at times of "my soul". It is perfectly right, I believe, to speak of "my body", "my eyes", "my heart", but soul is a thing apart, a thing that belongs to the great neverceasing life of the universe, and not to us. I believe that good and evil here on earth, as they are permitted by the body to flourish and work their effects, have also an effect upon the soul that goes on from this existence to another, somewhere else.

My religion now, the belief that sustains me, has opened a wide and wonderful door for *knowing* that there is life of the soul after the death of the body. Then I know there can be a great galaxy of future existences, whose beauty we cannot even guess. This belief to me is very satisfactory. I struck the thought quoted below a day or two ago. It purports to be a part of a communication from the late F. W. Hillyers:

"There is no sadder mistake than to imagine that by mourning for the dead, their happiness is

increased. Love they desire, but not lamentation."

On one occasion, I was in New York with a friend of mine, a lawyer who had come with me from Chicago on a matter of business in which we were both interested.

We stopped at the St. James Hotel, on Broadway and 25th Street. Arriving in the afternoon, we had an early dinner; then with our cigars lighted, gathered in front of the large window to amuse ourselves in observing the passers-by. It was in the month of August, a period of long summer evenings.

Most of the theatres were closed for the summer and the newspaper columns offered nothing else attractive. Casting around for possible entertainment, I recalled that some months prior to this, a friend in Chicago, who was interested in psychic phenomena, had told me of some experiments he had made in New York. He had given me the card of a man whom he considered "about the best" he had ever seen. Out of politeness I had put the card in my pocketbook, with the remark: "Well, sometime I may visit the gentleman."

I now looked through my pocketbook and found this card. It bore the name A. H. Phillips with a house number on 27th Street,and the word,"Psychic." Handing the card to my friend, Mr. Schumway, I inquired, "How would you like to see this chap?"

He replied, "That's one of these spiritualist fellows, ain't he—what they call a medium?"

I answered, "I guess so, I don't know anything about it—what he does, or what his game is. The card was given me some months ago by Higgins, the pork packer of Chicago, who said he was a very remarkable chap."

Mr. Schumway responded, "I don't take any stock in that kind of thing, but if you want to, go ahead; I'll stay here."

I replied that I would not go alone, but did not urge him to accompany me. After some hesitation, he said, "Well, it isn't far up there; I'll go with you."

So we set out together and found the house without difficulty. The young woman who opened the door, informed us, "Mr. Phillips is taking a little walk somewhere, but will be back presently. Will you come in?"

Entering the house, we were conducted through a hall on the same floor to a rear room of moderate size, decently furnished, with a four-light ceiling chandelier over a round table.

On our way from the hotel, I had suggested to my friend that we be on our guard against using our names in addressing each other.

The dusk was beginning to fall, and the maid lighted the chandelier and withdrew from the room. Almost immediately afterwards we heard the night key in the front door lock, and through the hallway came a young man of twenty-seven or eight, who greeted us with: "Good evening, gentlemen."

I explained that we were casual visitors, and had heard that he had some extraordinary powers; that we wanted nothing in particular but to witness any demonstrations or experiments that he might choose to show us.

"Very well," he said. "Here are some slips of paper on which you may write such names as you choose, and roll each slip into a hard ball. Some of the names you use ought to be those of friends who have entered into spirit life."

We proceeded to follow his directions and prepared pellets as he desired. "Here are two small slates," he continued. "Examine them as much as you please, and put them one on top of the other in the center of the table. I wish you to watch that I do *not* touch them during our interview. If they should be written upon, I want you to know that I have not touched them."

We looked the slates over carefully and placed them on the table. The paper pellets with the names, probably twenty-five or thirty in all, were placed together on the table not far from the slates. Mr. Phillips, whom I shall henceforth call the medium, suggested that we pick up one pellet at a time, holding it for an instant in our fingers. If nothing was heard, we were to put it aside; but if while we were holding a pellet in our fingers, three raps were heard upon the table, we were not to drop the pellet until he should ask us to unroll it and read the name inscribed within. This my friend and I proceeded to do, taking turns in picking up a pellet.

We had picked up several, when three loud distinct raps were heard upon the table. The medium said, "Hold the pellet." Taking a pencil in his hand he wrote on some paper before him, saying, "I have written the name Emma G. Schumway." My friend unrolled the pellet with his fingers; it was found to bear the name the medium had already written.

My friend Schumway was apparently quite shocked at this coincidence. He pushed his chair back from the table, and remarked, "I guess I'll go; it's uncanny. I don't like this."

"Hold on," I said. "Wait a minute." Then addressing the medium, I asked, "What does this signify?"

Gloria

He then replied, "It signifies that the spirit of this lady is here and wants to make herself known to the gentleman."

I then suggested to my friend that he act on the hypothesis that this was possible, and ask questions which he thought would bear upon the identity of the alleged spirit.

Mr. Schumway appeared to be quite flabbergasted, and was indisposed to pursue such an inquiry, but finally consented to ask where the person had died.

With his pencil the medium then wrote C-o-n-n-. "That," said Mr. Schumway, "means Connecticut, I suppose. Connecticut is a large place. Whereabouts in Connecticut?" The medium's hand then wrote "K-i-l-l-i-n-g-l-y," whereupon Schumway remarked, "That is correct. The name is that of my deceased sister. She died in Killingly, but if I myself had answered the question, I should have said Danielsonville. After I left my home, Killingly, and went west to Chicago, the name of the post office was changed to Danielsonville. Thereafter, I always addressed my letters to Danielsonville. My sister and some others were indignant at the change of name, and her letters were always headed: Killingly. She would never call it Danielsonville."

Mr. Schumway did not ask any further questions, which I think he ought to have done, but proceeded to pick up another of the pellets. After picking up several, three raps were again heard, and again the medium on the other side of the table said, "Hold it," and with his pencil wrote "E. Hall" upon the paper before him. Unfolding the pellet in his fingers, Schumway read the name, "E. Hall".

I asked him if he knew the name. He replied, "Yes."

"Perhaps," I added, "you'll not be so reluctant to ask *him* questions."

"Well," he said, "I'll ask him the same question. "Where did he die?"

Again the medium wrote on the paper these words: "In the pretty little city of Hartford."

At this Mr. Schumway exclaimed, striking his hand on the table: "I have heard Ed. Hall use that phrase a hundred times in his life. If any one asked him where he lived, his reply always was: 'In the pretty little city of Hartford'."

I then suggested that he ask him to give the date of his death. Schumway replied, "I, myself, do not know."

"All the better," I answered, "You can find out afterwards, can't you?"

"Oh, yes," he said, "his widow can tell me."

The answer came in the same manner as before, giving a year, a month, and a day, which Mr. Schumway could neither confirm nor deny. Sometime afterwards, however, he told me he had learned from the surviving wife that the year, and the month given by the medium were correct, but the day of the month was some four or five days from the date of his death.

I remarked upon the curious nature of the raps and asked the medium if it was necessary for him to be in touch with the table when these raps were produced. He answered no, and at my suggestion, pushed his chair back from the table to a distance of about three and a half feet. Before doing this, however, he had written upon the paper in front of him the name

"Henry Miller", and asked, addressing himself to me: "Do you know anybody by the name of Henry Miller? I have his name here."

I answered: "I know a man named Henry Miller, who is alive, but he has a middle initial."

"No, this man is not alive, he is a spirit," he answered. "I have an impression you did not know him very well. It is as if in passing by he was handing you his card. Let it go if you do not recall him. You may think of him later."

"No," I said. "Let us think of him now. If he is Henry Miller and I know him, he can recall himself to my mind. Where was his home? Can he tell me that?"

The medium wrote, "Sacramento".

"What business was he in?"

"A banker."

"Yes," I said, "I know that man. I came in contact with him for the first and last time some years ago, when he visited a next-door neighbor of mine. How many sons," I asked, "did he leave?"

"One," was the answer.

"What business is he in?"

"In the same business followed by his father."

I found both answers to be correct.

The medium then wrote "A. C. Reed", a name that I recognized as a former acquaintance. I addressed three or four questions, as follows:

"What business was he in?"

"A banker."

"Where did he live?"

"Near the city of Chicago."

"How many children did he have?"

"Four; two boys and two girls."

I did know a son of this A. C. Reed, but knew nothing further of the family. Soon after returning to Chicago, I met the son and asked him how many brothers and sisters he had. His reply confirmed the statement written by the medium.

I have spoken of the slates that were deposited in the center of the table. While the medium was sitting quite removed from the table as just described, he said, "Listen; the slates are being written on. I catch it quicker than you would. Put your ear down as close as you can to the slates; you can probably hear the writing going on." I did so, and distinctly heard what appeared to be the scratch of writing with a pencil on the slates. At this moment the medium was at least six feet from the slates. The writing continued for several minutes until three raps were heard. The medium said, "That is the signal that they have finished," and then continued, "I asked you in the beginning to watch out that I did not touch the slates. Have I done so?"

We both answered, "No."

He said, "I will not touch them now. You take the slates, separate them and read what they contain."

We drew the slates over to our side of the table, and found both of them written on. The writing was on top of the bottom slate and on the under side of the upper slate, so that to make continuous reading, the slates had to be laid side by side.

The communication began: "Dear Phil." (That was the name of the gentleman who sat by my side.) I cannot quote the message. It would be unimportant if I could. It bore the signature at the bottom: "Your friend, Ed. Hall." This name Phil had not been

spoken, and the name Ed. Hall, signed on the slates, had only appeared on one of the pellets. Therefore, the communication could not have been prepared in advance of our coming.

During the whole sitting, the medium did not leave the room, nor did any one enter it, and all our observations were under the bright light of a four-jet gas chandelier.

I have thought of this evening many times, trying to unravel the mystery on the theory of fake or fraud. I have been unable to arrive at that solution. Perhaps the reader may be able to solve it satisfactorily for himself.

Another interesting experience also occurred in the city of New York, where I met an acquaintance of mine in the lobby of the hotel. He was Ralph Plumb, a man of character, somewhat older than myself, who had come to New York on a business errand from his city near Chicago.

Both being from the West, we greeted each other cordially and had a friendly chat. He told me he had an appointment at three o'clock in the afternoon, with a very celebrated psychic or medium by the name of Charles Foster, and inquired if I would like to accompany him. I expressed a willingness to do so, but within an hour he informed me that a telegram just received from the West, made it imperative that he take the one o'clock train for home, and that he had phoned Mr. Foster to cancel the engagement. He expressed the hope that on some other occasion we would be more fortunate.

After half past two in the afternoon, having finished some matters in Wall Street, I took the Sixth Avenue elevated. Suddenly it occurred to me that I

might make the visit alone to Mr. Foster. Following that auto-suggestion, I continued on the elevated to 30th Street, and found my way to the building and office occupied by Mr. Foster.

My coming could *not* have been expected by the medium, and my unheralded appearance must have been in the nature of a surprise to him. I entered his office, and found him sitting upon a divan, engaged in conversation with a lady. I asked him if he could give me a sitting.

He replied, "Yes, directly. To save time," he added, "you can write on these slips of paper the names of such persons as you may choose."

"How many?" I asked.

"As many as you please, twelve or fifteen at least." He returned to his seat on the divan with the lady, while I wrote the names on the slips.

I invented several names, wrote the names of some living persons I knew, and the names of five deceased persons closely related to me. He had instructed me that when I had finished writing them I was to fold them up in the form of a taper, such as would be used to light a gas jet.

Almost immediately the lady left the room, and he sat down at the round table, opposite me, saying, "Will you push over your slips to me?"

I did so, and he took them one by one, stripping them through his fingers, putting some on the left hand and some on the right. When he had passed each one through his fingers, he pushed five across to me, remarking, "These persons are here, those on the left are not here."

I thought that by the law of probabilities, some of the five he had pushed over to me carried the

names of those I had invented or who were still living, and I was curious to know. Quite carefully I opened the slips enough to see the names. It was rather startling to find that these slips carried the names of my five deceased friends.

I remarked, "You say these persons are here," and taking one which I knew contained my father's name, I questioned, "What can you tell me about this person?"

Holding the slip in his hand, without apparently looking at it, he said, "This is your father; he wants me to write." Taking a pencil he wrote a few lines addressed: "My dear son" — — there followed words of greeting, expressing his satisfaction that I was interested and had made an effort to come in touch with him, but giving no evidence which would identify my father as the communicator.

The note thus written was signed "E. A. Gage" much after the manner of his signature. Below his name was written that of P. Judson, my uncle, whose name I had written on one of the slips, and strange to say the writing of "P. Judson" was the facsimile of his signature when in life. I carried the note back with me to Chicago to compare it with signatures made by P. Judson on his bank checks, and it was a veritable facsimile.

I then handed the medium another slip with my deceased wife's name on it. As before, he passed it through his fingers and remarked, "This is a lady, not your mother, but your wife; her father and mother are also with her."

"That," I said, "is interesting; perhaps she can tell me what business her father was in."

He answered, "She says he was a doctor, not a minister — a physician."

"She can probably tell me which of the two, her father or mother, passed out of life first."

"Her mother," was the answer, also correct.

"Of what did she die?" I inquired.

"A cancer," was the response, again truthful.

"How many sisters did my wife have?"

"One."

"Can you tell me the name of that sister?"

He replied, "Names are arbitrary things, hard to get, but if you will write eight or ten on a piece of paper, I will indicate her name."

I wrote a dozen feminine names, trying to make regular pauses between them, then pushed the paper over to him. Without a moment's hesitation, he drew his pencil through the name of Emma, which was indeed the correct name of my wife's sister.

I then inquired, "Can you tell me where this sister Emma lives?"

"The name of a place has the same disabilities as proper names. If you will write the names of some villages, cities or towns, I may be able to indicate it."

Beginning with the name Albany, I wrote the names of twenty cities of various sizes stretching to the West as far as Chicago. Among these was Albion. As before, he took the pencil and passed it through Albion, where my wife's sister resided.

I then asked whether this Sara, my wife, had any of our children with her.

He answered, "Yes, she has two, a boy and a girl, and she says you have a boy and a girl with you."

A good deal more passed between the medium and myself, interesting in its nature, but hardly worth

recording. I had given him no hint as to who I was, or what my relationships were. I had never seen the man before, and am certain he had never looked upon my face. He made no effort to "fish" information from me.

Back in my hotel, I had a long, hard "think" over this interview. I was so deeply impressed by it all that I resolved to try an experiment with a lady in Boston, whose name and address I had long carried in my pocket, but whom I had never seen.

With this sole purpose in mind, and without communicating to any human being my intention to make this visit, I took the midnight train, arriving in Boston at seven o'clock next morning. At about half past eight, after breakfast at the Parker House, I started out on my self-imposed mission.

So anxious was I that no one should have any clue as to whither I was going, that I walked down to Washington Street, and inquired in a drug store if they could indicate a street car that crossed Brookline Street. After riding on the trolley car and walking several blocks, I located the house I desired.

Ringing the bell, I was admitted by a maid, of whom I enquired for Mrs. White.

The maid said, "She's not down yet, but will be directly. Take a seat. Have you an appointment with her?"

"No," I replied, "but I would like to have a sitting with her today."

At that moment Mrs. White herself appeared. Addressing her, the maid stated, "This gentleman wants a sitting with you today." Taking a book from a near-by stand, she continued, "but your hours are filled up until five o'clock."

Mrs. White then spoke to me, "I should be glad to make an appointment with you for some other time."

"No," I answered, "it is now or never. I had a day to spare and came from New York on the midnight train for this purpose only. I will have to return tonight. You say the hours are all occupied?"

"Then," I said, "somebody on that list has got to be bought off, coaxed or bluffed into giving me his time, for I haven't come so far to fail in my intention."

Mrs. White scanned the list of engagements. "You know very well I cannot break my engagements once they are made. There is one chance, however. This is Tuesday. At ten o'clock every Tuesday a lady comes here for a sitting. Possibly you can persuade her to give up her turn. I shall not ask her. If, when she comes, you can persuade her to yield to you, you can take her place. It is now nine o'clock and here is the gentleman with whom I have the first sitting. When he comes out of the adjoining room, if you have succeeded, you can come in and save my coming out again."

At five minutes before ten, the lady visitor arrived. Without telling her who I was, or where I came from, I induced her to yield her hour to me.

A moment or two after this lady had departed, the gentleman came out of the adjoining room, and I made my entrance. Mrs. White looked up, and seeing me, laughingly commented, "So you succeeded, did you?"

I replied, "I generally do when I try."

"Well," she said, "I hope you have a good sitting. Take this chair opposite me."

No more words passed between us for a period of two or three minutes, during which she sat with closed eyes, her fingers pressed against her eyeballs; suddenly, with a very marked change in voice, she spoke. The manner of the speech, the general language used by her, all seemed to indicate as the speaker, not this refined quiet woman, but a talkative person, much younger.

Her first words were: "Oh, Mr. Man, I'm awfully sorry for you. My! my! how many friends you've got over here on this side. It looks as if you had more over here than on your side, and they all want me to speak to you for them. Well, I guess the oldest one has the first right; that is your father; his name is E-l-i, and he wants me to say — —."

What she did say on his alleged behalf was entirely proper and appropriate for him to say, very natural in its general quality, but I did not write it down, so therefore, cannot quote it here. She continued, "A lady here says she was your wife; her name begins with S, next letter a, — she makes me hear it — it is Sara. She has two children with her, a boy and a girl; she says you got two children with you, a boy and a girl. The boy she has with her is older and went into spirit first. He passed out when he was about four years old, a beautiful child." And she described him very acurately.

"Can you give me the name of this boy?" I asked.

"Yes, I can almost hear it. It sounds Scotch. There are five letters in it. It isn't 'Scott', but it sounds awful Scotchy. L-o-c-k-e, Locke."

Then followed words purporting to be spoken by my wife, which I will not attempt to repeat.

I interjected, "You say that I have two children

with me, a boy and a girl. Can you tell me the name of the girl I have with me?"

She answered, "It begins with F—yes it's Fanny."

"Do you know where my two children are?"

"Somewhere in the far West," was the answer.

"Can you find them?"

"I can if they will take me there, but I'll be gone a few minutes."

"Well, see what you can tell me about them."

A few minutes of silence followed, when the medium's voice resumed: "Yes, I've seen them. They are in school; the boys sit on one side of the room and the girls on the other. I've been to your house, too."

"Well, what did you find?"

"I found the house, and in the front room there are two ladies now. One I think is the housekeeper, and older; the other is a larger lady I don't know. They sit near a white mantlepiece."

This, of course, I did not know, and did not wish to waste time on ambiguities. On arriving home, I enquired of my housekeeper whether she had any visitors or callers on Tuesday morning, that being the day of my sitting in Boston. After a moment's thought, she said, "Tuesday morning, a little after nine, your sister came in."

"Where did you sit?" I asked.

"In the front room," she answered.

Of course the time in Chicago is an hour slower than in Boston, and making allowance for this, the time agreed with what the medium had stated.

Soon after this the medium said, "My time is nearly up; would you like to ask some questions?"

I answered, "Yes, I would. My father, you said, is here, and his name is Eli. He spoke to me very

nicely, but he made no allusion to my brother, in whom he ought to be interested as much as in me. Has he nothing to say concerning him?"

Instantly the medium clapped both of her hands to the sides of her head, giving a cry of pain. "Oh, my head, my head! Oh, that is your brother that makes my head feel so. He has dark spots on his brain and nerve centers. Your father says he is in some hospital where they are trying to cure him."

This was true. My brother was suffering from deep melancholia in a sanitarium. I then inquired, "Will my brother recover?"

She answered, "Your father says no, he will never be any better."

"Can he judge any better now than he could if he were in the body?" I asked. "No," was the reply, "he says not, but he asked a physician in spirit and that was the opinion of the doctor."

It is true that my brother recovered from the melancholia attack but soon afterwards was attacked with hemorrhages, which were followed by death.

I concluded the interview by remarking, "Your revelations are correct, but I cannot *see* this Sara, my wife, and I want to be certain it is she who is communicating through you. So I will ask her which of the two girls would be the elder, had both lived until this time, the one with her, or the one with me?"

Without a moment's hesitation, the medium replied in the same manner of expression as before, "She says it takes a pretty smart father or mother to answer that question." Then, breaking into a loud laugh, she concluded, "That's pretty good — why, they were twins."

This was indeed true and ended my sitting with Mrs. White.

"There are black sheep in every flock" is an aphorism that we all see exemplified in the world of men. The fakir, the fraud, the charlatan, are found in every department of life. These are the parasites who find their sustenance by imposing themselves upon the worthy members of society. This is true in every class and all professions. Some of these predatory quacks are unmasked, while many remain undiscovered among the doctors, and even the ministers of religion. It ought not then to be surprising if representatives of this unworthy class should appear and prosecute their unholy calling under the appellation of physics, mediums, clairvoyants, fortune tellers, etc.

Their name is legion, but their fraudulent operations do not determine the real issues, viz: the reality of an unseen world, the fact of the survival of consciousness after physical death, and the possibility of inter-communication between those who still survive and some of those who have gone on.

However, this imposes on us exceeding care when experimenting in the subtle, delicate field where fraud and trickery may be profitably employed. In my own inquiries and experiments, I have never lost sight of this danger, and in more than one instance I have found these nefarious methods employed.

It is hardly worth while to particularize on instances of such deceits or pretensions, since they furnish no real evidence on the main question of spirit communication. They are purely negative, establishing nothing, reflecting nothing.

Believing that these elements were absent in the experiences I have quoted, I have noted with meticu-

lous care the circumstances and conditions under which my experiments were made, hoping thus to present a true and comprehensive picture.

I am tempted, however, to describe briefly one instance in which pure, unadulterated fraud was the only foundation for certain "manifestations" which won celebrity in the public press and attracted thousands of credulous witnesses, impressed with their genuine character, while it sent away many grieved and disgusted observers, shocked and saddened by the obvious duplicity of the participants in the "phenomena".

In an obscure region of Vermont, some miles from the nearest railroad station, this fraudulent game was played. It was in the farm house of the "Eddy boys", their wives and helpers, that the scene was laid. My father had spent several days there attending the performances, and like other visitors, had been much impressed with the apparent good faith and sincerity of the rascally family, whose joint efforts produced the effects witnessed.

I thought it my duty to "follow the trail" my father had traversed, and thus I was induced, alone and unannounced, to drop off the train one Saturday afternoon and find my way to the house of the Eddy boys, six miles distant.

A wagon stood waiting at the station to transport passengers. At the cost of one dollar I embarked, and an hour later entered the dingy, but roomy house of the Eddys. A motley group of twenty or thirty comprised the visiting guests.

The seances were held only in the evening in a large room on the floor above, and there we all assembled. I observed that great care was exercised to have all visitors join the group which ascended

the stairs. None were left below to indulge an intrusive curiosity as to outward surroundings. The manifestations were in the form of "materializations".

Across the width of the room extended a high platform with a wooden balustrade. At one end of the platform, a short staircase descended to the main floor. In front of that some musical members of the Eddy family more or less rendered music during the performance on the platform. The high platform, the protecting rail or balustrade, with the friendly blockade of the stairs, gave good assurance that no successful rush from the floor could be accomplished to interrupt the "program".

At about the center of the platform had been built a small closet or cabinet, in which one of the Eddys retired and went into a trance. In due course, from this cabinet, forms of all sizes, variously garbed, emerged to the wonder and delight of the onlookers.

I have not the patience to describe these "materialized forms" in detail. They confirmed my suspicion of the abominable hoax that was being perpetrated, and as early as possible the next morning, I sallied forth with grip in hand, to walk, if necessary to the railroad station. Fortunately a kindly farmer gave me a lift in his wagon, and drove me to Rutland.

For many, many months that fraud was continued, until an enterprising New York newspaper reporter became a continuous interested visitor, and seizing a convenient occasion, explored the premises.

His kodak pictures and clear description showed the ingenious methods of ingress and egress to and from the cabinet by which the trickery was accomplished.

That ended the "spirit manifestations" at Eddyvale.

Mr. Gage and Baby

XXVIII

THAT TRAVEL and the experiences incidental thereto, educate one in a general way, none will dispute. It has been my good fortune to enjoy to a moderate degree the pleasure and profit travel brings.

In giving a summary of such journeyings, I shall relieve the reader from detailed description and almost wholly from any statement of impressions gained. Books of travel are plentiful, and those interested in strange places and new scenes, can find in such books a world of interest and satisfaction of their curiosity.

At the age of eighteen, I had never been a hundred miles from home. A year later I made the long journey to Chicago. From that time on I always went somewhere each year. I have crossed the American continent many times.

In 1886 I visited Alaska. In 1883, on a vacation of three months, I crossed the Atlantic, made a trip through England, Ireland and Scotland, and a short visit to Paris. In 1894, with my wife as companion, I took the Mediterranean trip, visited Jerusalem, voyaged a short distance up the Nile, got a glimpse of ruined cities and ancient tombs, saw Constantinople, spent two days in Athens and a week in Paris. In 1913, I again crossed the Atlantic, spending some time in Rome, Florence and Venice.

In other years my journeyings were in our own land, really the wonderland of the world. The Yosemite I visited three times, also the Grand Canyon of the Colorado in Arizona; and I enjoyed a compre-

hensive, though brief trip, through Yellowstone Park. At an early period I went to Salt Lake City, while the Mormons were yet the ruling influence and power. There I had the privilege of an hour's chat with the great Mormon priest and political chief, Brigham Young. He was courteous and kind, telling me briefly of the wanderings of his people from Nauvoo, Illinois, to this, their Promised Land. With eloquent words, he tried to convince me that their peculiar doctrines of polygamy were based on Sacred Scripture. That is about forty years ago, but I still vividly recall that virile, vigorous personality.

My trips carried me into or through every state in the Union. For a man of limited schooling, these trips were educational and broadened to some extent my knowledge and understanding of things.

In later years, with no business duties, I visited Cuba, thence to Mexico, in whose capital city I passed a delightful week.

Perhaps the most worthy of note is my visit to Japan. It so happened in 1919 that I was one of a party of twenty, invited by the Welcome Association of Japan to visit their island and enjoy their hospitality. For some fifty-two days we were their honored guests. On April 10th we embarked for the voyage on a Japanese steamer at Seattle. Sometimes after we passed, I heard utterances of the familiar words, "Manhattan", "Martini dry", "Bronx", etc. These were served by a couple of very expert young Japanese. One of the gentlemen, raising his glass, muttered the remark: "I now appreciate more than I ever did before the value of those words uttered so emphatically by President Wilson when he clamored for the freedom of the seas."

After reaching our destination, we met a group of men equivalent to our twelve. They were prominent in business, politics and finance, including four or five barons. "We have come to talk with you, if we can, as friends and humans," they vouchsafed. "We think we have interests in common. We think we are misunderstood, misapprehended and misjudged. We want to tell you our story, the source of our grief and sorrow. We come here with our cards facing upward on the table. We will ask you to ask us any questions you have in mind, and we will answer in a spirit of truth and frankness."

Then came the question of American immigration. They said they are disheartened and unhappy, not because we did not welcome their laborers, but because of what they think is brutal and unjust treatment of their laborers in California; and they maintained very strongly that if we did not wish their laborers to come to the United States it was a very easy thing to come to an understanding. What they objected to was discrimination against them because they are Japanese. The Japanese have a great deal of natural pride and are extremely sensitive, and they believe that they are worthy of the respect of the western races. I believe they are, for in sixty years — that is the period of time elapsed since I was twenty-one years of age — they have transformed Japan. To me, the development of that country is almost miraculous.

Their problem may, I think, be epitomized thus: "We have strenuously adapted ourselves to the Occidental standard. We have tried to make progress in law, politics, education, industry and the rules of business life. We have indeed sometimes made mis-

takes, but are willing to be corrected. We don't want to be considered an inferior people — we are not. We are worthy of recognition by the Occidental nations. We want friendship, kindness, respect and good will. With that we can do anything; with that we will be open to the highest ideals that the Occidental nation may cherish."

That is about their attitude. I believe they are sincere. Certainly those gentlemen we questioned exemplify all this. I believe that the time will come when the military power will become subordinate to the civil power; and they have a constitution which could be changed to meet that condition.

They have universities in each one of the provinces and I think they value education as much or more than we do.

What they want, I think, more than anything else, is a joint high-commission of right-minded men, such as we have in the United States in our political life, and such as they have in their country in their political life — neither of them to have any scheme or propaganda, and both to study relations of mutual interest under the spirit of good will. Not for Japan's exclusive benefit, but for that of China and the world, Japan asks for co-operation with the United States. Why should they not be worthy of it?

After twenty-one days in Japan, we were embarked on another Japanese ship and returned in safety to our own home port, San Francisco.

Both on sea and shore, while their guests, nothing was omitted to make our visit enjoyable. Dinners, luncheons, garden parties, excursions to places and cities of interest, followed each other with ever growing profusion and prodigality. We were enter-

tained in their homes; automobiles and servants galore were at our service, and not a penny in any direction could we pay.

Why did they do all this for us? Well, that is worth noting. As a part of the first week's program in Tokio, our group met a group from the Welcome Association. These meetings were held in a beautiful hall at 9:30 a. m. and adjourned at 12:30 noon, for six consecutive days, and every hour was both enjoyable and instructive.

On opposite sides of a long table these representatives of our respective nationalities met and discussed questions of mutual interest and importance. The gentlemen of Japan were all superior men — superior in education, mind and character. At the beginning they told us: "We have invited you to meet us here, that in this informal way we can talk over all questions which are disturbing to friendly relations between your country and ours. We are quite sure that in many ways we mutually misunderstand each other. We are here with no ulterior motives. Our hearts are open and we desire to win, if we can, your respect for and confidence in our people. Ask us any questions; we will give you truthful answers."

And we did ask questions; the Yankees like to do that.

It would be a pleasure to me to detail at more length the enjoyable incidents of our short stay in Japan. One of our party, Mr. Julian Street, a picturesque writer, has published a volume concerning our visit. I cannot refrain from expressing the convictions I gathered as to the real attitude of Japan towards the United States, their purposes and ambitions.

Reflecting on the growing pressure of population, the fact that their lands are now cultivated to the very limits of production, that the needs of their people for food exceed the productive power of their land, we can comprehend somewhat of the problem by which they are faced.

They must either reduce the birth rate, immigrate into other regions, or following the example of Great Britain, go into manufactures. That is to say, they must produce goods which can be exported abroad in exchange for food commodities and the other necessities of life.

The influential gentlemen we met fully realized that it is only by developing the activities of manufacture and trade that their people can live; and they desire to cultivate amicable relations with the industrial and commercial powers of Europe and America. They deserve, I think, our respect and sympathy. Like a stronger brother in the family relations, we should treat them with justice, equity and good-will.

ADDENDA

— — — and so I, Frances Ada Gage, the third wife — better known perhaps by my musical nom-de-plume of Gloria Gage — take up my pen to complete the unfinished picture of a very remarkable life.

It was a difficult task to see that Mr. Gage wrote these memoirs. For a very great man, he was in some ways a very simple, humble one, disliking in all ways any self gratification, preferring to live and go his way in a modest, unassuming manner.

He would continually say, (in answer to my daily repetitions of "Why, oh why, L. J., don't you start today on your memoirs?") "Well, no one will care to read them."

After much assurance that his intimate family, at least, would treasure his own account of his life, I think his patience gave out, and so that he might not be further coerced, he began the dictation of these memoirs which he left for me to finish.

Personal reflections are superfluous, so I will only add that which I feel must be of general interest.

When I married Mr. Gage, my life was a musical one, and I think he greatly enjoyed the many artists, musicians, actors, sculptors and painters whom I brought into his life. As he was a very fine judge of human character and artistic gifts, our home was always filled with young people climbing up fame's difficult ladder. They sat at his feet, as it were, and tried to absorb some of his clear logic.

Many can turn back their lives' pages in gratitude for having been permitted to share in his intimate home life.

While the World War was upon us, our guest bungalow was thrown open to the convalescent boys, who were in such physical shape that the camps could not adequately care for them.

It was at this time that there came to us Kamuela Searle, a sergeant in the famous 144th Field Artillery, lovingly called by all Californians, "The Grizzlies".

This regiment was a volunteer one, composed of artists, poets, writers and musicians. Kamuela combined all the gifts, as he was a painter, sculptor and poet. However, as soon as he had won a lasting place in our hearts, he was sent to France with the 40th Division, while we "carried on" at Point Loma, doing our small bit in taking care of the shattered bodies and lives of those who returned on account of disability.

It was while Kamuela was in France that Mr. Gage wrote this characteristic letter to him. Kamuela carried it safely through the hard experiences there and brought it back, treasuring it as a valued possession.

"October 30, 1918

Dear Kamuela:

Your letter of September 17th was delivered to us here today. We were all very glad to hear from you, and to learn that at the dating of your letter, you were alive and well. I am trying to show my appreciation of your courtesy in writing, thus promptly responding to it. Of course, I am aware that Mrs. Gage indulges in frequent epistles to you, which if received, no doubt cover all local items. She has told you that you are in the daily thoughts of all of us, and that expressions are made frequently of our hopes for your well being and safe return. I myself echo these expressions with sincerity, not only because of a personal, friendly interest, but also because I apprehend that in that personality known to us as Kamuela, there are great possibilities which if preserved and ripened into fruition will prove a blessing to you and to those with whom by future association your life may be cast.

The man in whom such high possibilities exist, rarely if ever realizes them himself, and there is always danger that (forgetful or ignorant of their possession) they may not be properly cherished, therefore dissipated or lost. The Laws of Life — physical, moral and spiritual — are inexorable. They are inter-related, and violations in one department may work irretrievable harm in the others. True it is that we carry our most valuable goods in "earthen vessels" and many are broken by a too rough contact with destructive elements, and the higher values thereby lost. I think that you in your youth understand this through your intuitions, as thoroughly as I perceive it in the unfolding drama of Life I have witnessed during the long years which have been allotted to me.

Exhortations then are needless and perhaps I ought to apologize for setting out such obvious fundamental truths, so well known to you. But you will, I am sure, indulge me in some general reflections which arise in my mind, as I think of you and of others also who have been so highly endowed. Without imagination and idealism, man is, strictly speaking, of the earth earthy, but if happily he be possessed as you are of these, he must guard against their *over* exercise thru the rule of his Reason. The latter, properly enlightened, is a necessary guide. There is one word which describes a danger to which we are all exposed. That word is "Excess". It applies with equal force in the higher aspirations, and in the lower proclivities.

I started to write you a letter, but looking over the above, I find I have indulged in a disquisition. I beg you, however, to receive it as an expression of my friendly and fond regard.

LYMAN J. GAGE"

After this frightful war was ended, Kamuela came back to us, and was a member of our family for about five years. Mr. Gage loved him as a son. Kamuela was a mystic with a flaming soul of such beauty and genius that Mr. Gage often said, "Kamuela almost wins me to the belief in the doctrine of re-incarnation. For without any instruction he evolves masterpieces, and how can such a variety of talents and genius have been acquired in his short span on this earth?"

He worked feverishly those five years after the war. His astonishing genius would daily place at our feet a tribute of gratitude in some form, perhaps a poem, a statue of rare beauty and inspiration, or some lovely pastel picture, and at night by the fireside Mr. Gage would delve deep into his inmost thoughts. Many and long were their talks of the

Invisible World, and its hosts of waiting messengers, the world to which Kamuela was so soon to go, as a rapid-eating cancer developed on the spleen, caused by an injury in France.

I mention this life because of Mr. Gage's written comment at the time he left us. This was to have been printed along with many others into a little memorial. It shows Mr. Gage's reflections on Death, which I here insert:

SAMUEL (KAMUELA) C. SEARLE
AN APPRECIATION

Blessed in birth by a parentage of high quality, he was one of ten brothers and sisters, all of whom reached a perfect physical maturity. Six years ago, he himself represented the highest type of physical manhood.

A prophecy of a long and active life for him was obviously certain to be realized, but "how vain are the hopes of man."

In the flush of his vigorous youth, he volunteered as a private soldier and went to the battle front in France to resist the imperial power of Germany.

In that service he no doubt contracted the insidious germs that destroyed him.

"Born —, 1891, Died February 14, 1924."

Such a brief epitaph might be so begun and so ended, but it would utterly fail to describe that unique personality whom we knew as Kamuela. I think of his untimely taking off as a tragedy in human life. A tragedy, we are told, is "a catastrophe which excites in the minds of the beholders, feelings of pity and awe." These are the sentiments which deeply stir the emotions of those who knew him as they consider his brief life and its tragic end. The words I here write and those which may follow from

those who loved him most, constitute a memorial urn into which we, with common accord, pour our tears of sorrow and regret. It was my good fortune to know him in close, intimate touch, and yet he remained to the end a human mystery, not fully solved. His personality — the latent powers within him, never ripened into full and adequate expression.

Born into life under commonplace surroundings, he was obliged while yet a boy to face the world in its roughest contacts. With much that was sordid, coarse and vulgar, he was by force of circumstances associated, yet in his subconscious spirit, the springs of pure and noble aspirations were never quenched.

Handicapped by lack of an adequate education, he came to feel deeply such impoverishment. Perceiving in himself the germs of a lofty idealism, he lent himself to the higher vision and cast aside the coarse garment that had clad his grosser physical being, clothing his unfolding spirit with garments woven in the loom of the true, the beautiful and the good. As the traveller across a barren land thirsts for water to refresh his body, so this young man reached up to quaff celestial waters to quicken his spirit.

If one could fully accept the metaphysical doctrine of re-incarnation, an easy explanation of Kamuela would lie in conceiving of him as some ancient spirit re-embodied in the flesh. Hampered by a new environment, restricted by the limitations and inadequacies of its earthly tabernacle, its full expression was impossible.

Nevertheless, now and again it was able to throw off these fetters and exhibit a spirit which seemed to show forth knowledge and wisdom not acquired in the brief earthly life of thirty-odd years.

His judgments were intuitive, not the result of dry reasoning. His gifts did not appear to be derived from study or experience.

He was imbued with the instincts and tastes of the artist. Without instruction, he displayed the facility of one long trained. He was — potentially — a sculptor, a painter, a poet.

Undisciplined in his labors by scholastic training, the works he created were in conformity with the highest demands of true art. Yet he never flattered himself that his powers had reached fruition.

Distrustful of himself, as measured by the work of the great, he studied with untiring avidity — the secret of power and charm held by the masters of art, whether ancient or modern.

History, science, art, philosophy, challenged his thought and excited his enthusiastic study.

"I have wasted time," he declared, "but in ten years I shall learn."

This bright dream has failed him. In the halls of earth's famous ones, his name will not be written. To us who knew and loved him, it will remain inscribed upon the tablets of our memory.

Deeply grieved, we shall think of his life as but the "prelude to that unknown song whose sad initial note is tolled in Death."

In 1922 a rare soul, a boy baby, came into our lives. It is to this child Mr. Gage owed a great joy and interest during the last five years of his life.

This child seemed to absorb him completely as the little one grew in beauty and intelligence. Its quick response and evident affection for him, melted and filled his heart with tenderness.

The daily routine of Mr. Gage's life at Point

Loma knew no change. He, and everybody else, arose at seven-thirty (as our rising bell rang then), for he would call each member of the family to do likewise.

Punctuality was a law, which had to be obeyed by all of us, unless actual illness made it impossible for such an early appearance at the breakfast table by any one of our numerous household. If by chance we were late, his pet expression was: "Well, this is pretty poor housekeeping, Lazy Bones and Slow Poke." This would apply to whomever was late.

After breakfast his papers and letters were read immediately, always in the same chair. This accomplished, he would walk to the garage, take out an Essex roadster which Kamuela had owned and left to him, and drive to the Cuyamaca Club, of which he was a member. There he read all the current magazines, chatted with his friends, and had luncheon with a certain group each day, Colonel Milton McRae, John H. McCorkle, Richard C. Gunning, M. J. Perrin, Eugene Daney, Sr., Geo. M. Hawley and Willet S. Dorland.

I believe they called themselves "Knights of the Round Table". They always spoke of him as their Chancellor. He was very much interested in each one and enjoyed discussions upon all subjects with them.

At five he would drive the eight miles back from San Diego. For years this was his invariable day's program unless some occasion required him to go away for a few days' trip somewhere on business or pleasure.

Returning at precisely five-thirty each afternoon, he would take Junior, the child, for a short drive, then would seat himself in his own particular chair and read or converse with us, retiring exactly at ten,

unless some very good play or concert was offered in San Diego, to which he would take his women-folks, as he called us.

The "women-folks" usually consisted of my mother, Helene Richards, my adopted sister, and myself. His life was as placid and serene as the view of the bay and distant mountains from our Point Loma home.

He was justly proud of his selection of a permanent residence, as he greatly admired this marvelous expanse of ocean, bay, city and mountains spread in an ever varying colored panorama before us.

With each succeeding year of Junior's life, he was photographed with him, and his interest grew greater as did the sweet baby loyalty and love of the child for him. When Junior was but three years old, scarcely able to talk plainly, Mr. Gage came down one morning with his over-night bag packed to go to Los Angeles. Instantly the little fellow grabbed the bag and said, "It's too hebby for oo — I carry." Then with his chubby little arms he tugged it laboriously to the garage. Mr. Gage turned to me with tears in his eyes and said, "The dear little rooster. Such thoughtfulness is rare in a baby."

One year before his death, in May, 1925, he came home one evening very white, very cold, and I thought very ill. He never complained, being of the Spartan type; and having a fine constitution, he gloried in his unfailing health. However, on this evening I noticed symptoms which alarmed me. He would not permit me, with his knowledge, to call a physician; but the next day he was feverish and hoarse. So, quite unknown to him, I summoned his friend, Dr. E. H. Crabtree, explaining that he must come

as if on a friendly call. He did, and while here insisted upon Mr. Gage going to bed.

It was a difficult three weeks of pneumonia. He would not tolerate a nurse and my adopted sister and I did all the nursing. It was almost impossible then to hold his brilliant intellect in his tired, worn out body. During his illness he wrote this letter to his colleagues of the Round Table. I think it shows clearly that even in the Shadows of Death, his analytical mind was groping.

FROM THE CHANCELLOR
TO
THE BOYS

"Lying in bed, I am half awake, between a doze and wakefulness; my mind has wandered at its own sweet will without any particular direction in which it should go. Some of these wandering thoughts I am jotting down here, partly to see how weak and foolish they may read to me when I may be in a more combative state of mind.

"The particular field which my mind traverses relates just now to that little group with whom it has been such a pleasure and satisfaction to come into daily, or at least frequent contact around the luncheon table at the Club.

"I see, as it were, at my right hand the calm, placid, conservative Daney, who, without any "retainer", has quite unconsciously dropped words of wisdom or incidental expressions of good will as we spoke of things among us, near or far or remote. It is a satisfaction to me as I lie here to reach out with an invisible touch of my hand to his hand.

"And then comes the Major, who, never far away from his shield of cynicism, has quite inadvertently to himself opened the door through which I could catch glimpses of that inner self of him which has kept him fresh and sweet in spite of the hard contacts of life.

I know by indubitable signs that his spirit in all good directions is responsive to my own.

"And then comes Gunning, who has embodied in himself, through many years of experiences and vicissitude, the fruits of worldly contacts diversified, which are understood by a few and not fully by himself. He is a man who might have been a hard, rough personality. Though we are essentially different in our religious philosophy, we are really one, I believe, in our respective loyalties to the higher spirit we cherish.

"Then I can see in my mind's eye McRae, whom it has been and is a delight to know. He has gathered near and far good fruits and is now enriched by them — the result of a mind seeking harmonious relation to the Great Universe of Life, material and spiritual.

"There is McCorkle on my left. A strong personality whom it has been and is a blessing to know.

"There is our friend Dorland sitting opposite me with an eye and an ear watchfully attentive to what goes on — fond of quoting, the best he can, excerpts of Biblical lore relating to the major and minor prophets such as Nehimiah—Isaiah—and any others that he knows, or thinks he knows about. A good fellow is Dorland with a jolly temperament which sort of keeps things alive and vital around him.

"Take this bunch altogether, there is a very great satisfaction to let my mind wander around 'em in pleasant recollections of things that have been said or may have happened, or which, please God, may hereafter be said or may happen as we may perchance meet in a pleasant companionship around the luncheon board. Or, if not here, then perhaps in some new and not well understood condition yet to be experienced.

"There are others, but it would tire me too much to speak of them just now. I am thinking how many good and beautiful things there are in Life, but standing on this narrow isthmus which divides two Eternities, there seems to me to be nothing more beautiful than a soul seeking to enshrine itself in the spirit of integrity and good will; and I can see that within the

thought of each of those that I have named there is an internal desire to attain the beautiful thing."

LYMAN J. GAGE

During his illness, he seemed very grateful for our day and night services, and later said, "You've pulled me through this, but I'll not live to survive another such attack, in spite of all your care."

His recovery was continuous and rapid; when his birthday came he was apparently in better health than usual. So on June 28, 1926, we celebrated his ninetieth birthday. For weeks previous we had made our plans for an event which would be a surprise and unforgettable memory to all his friends.

Mrs. Ed. Pierce, the charming daughter of his second wife, came out from Evanston, Illinois. His grandson, Lyman J. Gage, II, came down from Hollywood. Belle Phillipson Grooch and her husband, Lieut. W. S. Grooch, a naval aviator, newly arrived from Pensacola, Florida, and Frank A. Vanderlip, former President of the National City Bank of New York and a world figure of great prominence, were the out-of-town guests.

His particular friends on this occasion were given the pleasure of adding their rhetorical appreciation of him.

He arose early that day and posed with Junior and me for photographs; then he drove his car into town, for the last time. This, to him, was quite a tragedy, as he enjoyed driving. He had said for years: "I'll drive until I'm ninety and then I'll stop."

Mr. Gage gave Junior a little automobile for his birthday and they had their pictures taken with Junior offering to race him. He joked and played with

Junior and then drove to the Club where the Round Table Knights gave him a luncheon.

Among the many letters of congratulations from friends on his ninetieth birthday, I have chosen the one from the Round Table, which follows with his answer:

San Diego, California,
June 28th, 1926.

Hon. Lyman J. Gage,
CITY.

Venerable and beloved friend: —

"This, the ninetieth anniversary of your birth furnishes the occasion, and gives to that coterie of congenial souls over which you, as Chancellor, daily preside, the opportunity to say to you in writing what they, individually and collectively, have often expressed.

"Those of us who have, for several years, been so fortunate as to have your companionship at our noonday luncheons at the Cuyamaca Club, esteem it a rare privilege to have been permitted to have the benefit of your wide and ripe experience and sound counsel in our daily discussions, which have covered every field of human thought, — religious, legal, medical, economic, philosophic, historic, psychic, and in fact every subject from the discovery of the North Pole to the discovery of Aimee Semple McPherson.

"Sometimes venerable years bring with them a testy sourness on the world, and a feeling of distrust in human nature. In your case, however, the absence of these is marked. On the contrary your long, wide and varied contact with the world in all its phases of laughter and tears, of joys and sorrows, of comedy and tragedy, have added kindness to your poise, charity to your judgment, mercy to your conclusions, and a sweetness to your life which have been, and are, an inspiration.

"An all-wise Providence has been unusually kind to you, a kindness, however, which should be, and is,

the reward of a useful and spotless life, whose basis is nobility of character. Not only have you been allotted years far in excess of those of the average man, but during all of your years of maturity you have posessed a keen, well balanced, analytical and unimpaired intellect and a philosophical mind, which has enabled you to see, appreciate and enjoy the worthwhile pleasures of this world, and to share them with those who were fortunate in having daily communication with you.

"May we be permitted to express our hope that these pleasures will continue to be yours for years to come. No one realizes better than you that after all is said and done, the greatest reward a man can have at the end of life's fitful journey is the consciousness that he has well performed the duty which fate assigned to him and justly won and retained the respect, esteem and appreciation of his fellow men.

"Wealth, power and position are ephemeral, and eventually may not mean much, but the monument one has erected in the heart of those who really knew him is enduring.

"A life that is pure, gentle and sweet; that is actuated by high purposes, cannot fail to be reflected in the lives with which it comes in contact. Such a life is a benediction. To such a one as you, who possessed these many blessings, well worth a lifetime of effort to acquire, when the final summons comes, well may you, by an unfaltering trust, approach the abundant life of the hereafter.

'Like one who wraps the drapery of his couch
About him and lies down to pleasant dreams.'

"We offer our most hearty congratulations on your attaining the remarkable and select rank of a nonagenarian. It is not from the standard of time alone, however, that we count your years, for we are told:

'We live in deeds, not years; in thoughts, not breaths:
In feelings, not in figures on a dial.
We should count time by heart throbs,
He most lives
Who thinks most, feels the noblest, acts the best.'

"So that by this token we may also measure, in time and in achievements, the expanse of your remarkable life.

"That God in His mercy and wisdom may permit us to have here your companionship for many years to come, that you may retain your health and splendid mentality, and finally that life's richest rewards may abide with you always, is the hope, the wish, and the prayer of your sincere friends and loyal subjects of the lunch table."

John H. McCorkle
Milton A. McRae
Richard C. Gunning
M. J. Perrin
Eugene Daney
Geo. M. Hawley
Willet S. Dorland

July 2nd, 1926

To Messrs. John H. McCorkle,
Milton A. McRae,
Richard Gunning,
M. J. Perrin,
Eugene Daney,
Geo. M. Hawley, and
Willett S. Dorland.

Friends of the Round Table: —

"How can one properly respond to a birthday greeting, such as you have accorded to me in friendly recognition of my ninetieth anniversary?

"That you should cherish the feelings you express, does not puff me up with vanity. It operates rather to make me ashamed that I do not better deserve your high eulogies.

"It is an old saying that 'Familiarity breeds contempt'. It's a harsh statement but contains an element of truth, for a close daily association reveals to the watchful observer the weaknesses which fallible human nature carries.

"It therefore amazes me, while it fills me with joy, that after these years of daily contact you should feel

justified in paying such a high tribute to my personality and character. I would almost believe your expressions to be but a beautiful dream of mine, from which I will awaken to find it only a dream.

"But here you are, each individual of you, down in black and white, in pen and ink, irrevocably committed to what you declare. If you were men of quick emotions, given to impulsive action, the value of your expression would not be so great. But you are far from that. Experience with life and men has properly made you cautious and conservative.

"Consider then my sense of gratitude in holding at the highest value the declaration in which you indulge. I shall preserve this written document as a comfort to my declining years, and leaving it behind me, transmit it to those who come after me as a legacy worth more than bars of silver or ingots of gold.

"May the future be kind to each of you. May our association together be fruitful in things worth while.

"The hours which I have passed with you have brought much to me, more perhaps than has any other group of men, with whom kindly fate has brought me into contact.

"So let us go on together, in mutual fellowship and good will, each learning from the other the things which give value to life."

Faithfully yours,
LYMAN J. GAGE

His old friend, Frank A. Vanderlip, of whom he was very, very fond, was present, as were others named in the picture. Mr. Gage always felt a great sense of gratification and pleasure in the intimate friendship formed in Washington which lasted until Mr. Gage's death. They had their little jokes, and their correspondence was most interesting. I insert a letter Mr. Gage wrote to Mr. Vanderlip on an amusing occasion. It always pleased Mr. Gage to know that Mr. Vanderlip had fulfilled the high prom-

ise of brains and ability he had seen in him years ago, and that he had become a well known banker and world power.

Point Loma, California,
October 2nd, 1923.

Dear Frank: —

"I call you 'Frank' to show you that I wish to be kindly and considerate in the *painful* matter whereof I am obliged to write. It is a sad tale of an overcoat, and there is money in it, but I will not expose you to the public, as I have known you too long to do that.

"But let me begin. When I visited you at Palos Verdes some weeks ago, it never entered my head that you would 'short change' me on overcoats. Perhaps you did not intend it. It does not look as if you did because the overcoat which was worked off on me had in it, it now seems, quite a decent pair of gloves and a small purse containing a five dollar bill and some small change, and you are too good a business man to throw those items in, if it was of set purpose you made the swap of overcoats with me. Besides, there was very small value in *my* overcoat which was retained at Palos Verdes, and a superior value in the one which in my innocence I brought away.

"Some time has elapsed since this occurrence took place, but there is an old adage that 'murder will out'. It is now out!

"For weeks, after discovering in one of the pockets of what I supposed was my overcoat, the purse and contents in question, I have been with consistent honesty trying to find the owner thereof. My theory was that some one had on some occasion borrowed the coat from me and unconsciously left the purse in it. All my efforts in that direction, however, were futile.

"But yesterday, Mrs. Ballou was at our house and I asked her if she had lost a purse. To this she answered no and put out several nterrogatories and finally took into her hands the coat in question and triumphantly exclaimed: 'This is not *your* coat—here is a tag

stitched under the collar — it reads F. A. Vanderlip and it was made in London.' Thus the whole mystery was cleared up and I am revealing it to you. See?

"Understand, I am not accusing anybody. Nor am I complaining about the situation. The coat is a better one than mine — a good deal better one. Why should I worry? Besides, as I said, there is cash money in it.

"Nevertheless, you ought to know what I know, and so I'm telling you. If you were ashamed that I was wearing too cheap a coat and resorted to this method of exchange as a delicate artifice, that's one thing; but if, as is probably the case, you then knew nothing of it, why that's different. Now what? Can I get my old coat back? Where is it? How can the re-exchange be accomplished?

"Are you soon to return to California? I will do anything you suggest, even to returning you the money.

"Awaiting your advice, and enjoying in the meantime the feeling of having money in my pocket and a good overcoat on my back, I am, as ever, with full confidence in your good intention,"

Your friend,

LYMAN J. GAGE

Hon. Frank A Vanderlip,
Scarboro on Hudson,
New York.

Mr. Vanderlip spoke of Mr. Gage as a "loyal friend, a wise instructor and a noble example, to whom I owe the thing of greatest value in my career, Opportunity." His visits at our home, together with his family's, were always eagerly anticipated and enjoyed by Mr. Gage and all of us.

After a strenuous day, he reached home in time to dress for the evening reception. He was happy, proud and deeply pleased with the many messages, cables and telegrams which poured in from all parts of the world.

I shall never forget the scene, the night of this birthday. He looked radiant, almost young, and very handsome with his crown of snow-white hair and unlined face, as he sat a little apart, amidst a profusion of exquisite flowers. The club house was transformed into a bower of beauty. There were some eight hundred guests. He greeted them all, unfatigued and happy, despite the many interviews and engagements which had filled the day.

The speeches of his friends and music and supper filled the hours, but the climax of the evening came when he arose and delivered his word of thanks.

"You can all imagine it has not been wholly an easy thing for me to sit here and hear these high econiums, but I am not going to try to refute their kind estimates. Being, for myself, in the banking business for many years and being in the habit of discounting statements, I know pretty near how much discount ought to be taken and you must all exercise that privilege and discount for yourselves. It is rather a unique position that I am in. I appreciate that.

"My chief distinction at the present time seems to be that I am ninety years old. Well, anyhow, I do not know whether you did right to celebrate it. Mrs. Gage wanted to, and she did not consult me much about it. She just took the bit in her teeth and put the thing over. I have been impressed at several points by the kind and flattering words.

"I wonder why Mrs. Gage took all this trouble. I am in the habit of analyzing things and I finally thought that in conformity with that principle of human nature by which each individual prizes what he thinks nobody has had, she knows that among the wide circle of her friends, none of them has a husband ninety years old. That does seem to be pretty old, doesn't it? But everything is by comparison, and I heard of a man (I do not know the man myself, I say I heard of him) who was eighty-five years of age.

He was visited by a friend who complimented him on his vigorous, fine appearance, and finally said: 'You must have come of a long-lived family.' 'No, I do not know that I did.' 'Well,' he said, 'at what age did your father pass out?' He said, 'My father has not passed out. My father is upstairs with grandfather, going over the fishing tackle. They are going out fishing tomorrow.' Well, compared with that grandfather, I feel quite young.

"I suppose that many of you have had two questions in your mind: How does it seem to be ninety years old? And another, I wonder if I will ever reach that age? Well, the second question I cannot answer. I can only say I hope you will, if you can be as comfortable and happy in your experience of life and have as many warm friends as I have; I hope you will all live past that age, and I hope also, that if you do survive so long, you will have as patient, loving care exercised towards you, as has been exercised towards me for the last twenty years or thereabouts. As I said before, my wife, growing proud of my advanced years, has been especially careful of me and because of that, I am only ninety years old. If I had not had this care, I might have been one hundred by this time.

"Time will not permit me to tell how it seems to be ninety. There are so many phases to life. It is such an experience and has so many sides and when one gets to be towards ninety, one begins to understand that he is gathering unto himself as the reaction from all the past, all that he has sowed and all that he has gathered in his contact with his fellowmen. I think closely that the last ten, fifteen or twenty years of my life, while they have not been full, nor have I engaged much in activity, (for they all thought I was going to die last year) have been years of retrospection, of reflection, and of trying to find out, if I could, what the significance and meaning of life is. I do not think I have attained that kind of wisdom. I do not know; but I have attained a philosophy of my own which is satisfactory, and, I have no doubt, I can share it with you if it is explained to you and

you can come into it in an informal way. That philosophy teaches me that life is a great thing; it is a great privilege to travel for a few years across this isthmus which is bordered on each side with Eternity, and I have a consoling thought — yes, it is more than consoling, it is inspiring — quite firmly established in my mind. I do not know it because I have not experienced it, but I have it established in my mind from the result of all my study and reflection — that life as a matter of fact is something more than the ephemeral expression which operates for a time upon the surface of the earth and then disappears. No, we were all made for a long career not bothered much by our lives here, and we will do well if we cherish that thought and try to gather to ourselves those kinds of goods, spiritual, intellectual, moral, sympathetic, fine, clean, which will be real riches when we don that spiritual state which is to be the final destiny of man.

"I cannot say more. I have, I think, said enough. I thank you all for participating in this night of mine, and wish you all very much happiness, and if it pleases the hand of providence that other years pass over my head, I shall be glad at any time and at all times to meet you and take you by the hand."

Everyone enjoyed his words, and as he talked I think all realized what a remarkable life he had lived.

Every experience seemed to have been crowded into his ninety years. Poverty in youth, the upward climb to fame, and the responsibility of a nation's welfare. Wealth and honor, then too, the living of three domestic episodes, distinct and different. The first one of love, romance, youth, marriage, fatherhood, then death, separation, heartache, loneliness and loss. The second, one of Washington's social activity, congenial companionship with the charming, amiable second wife, realized honor and gain, and again death and loneliness. The third, our venture, a home

overlooking one of the world's glories, San Diego Bay, on the slopes of beautiful Point Loma—a home filled with youth, music, and interesting personalities from all parts of the world, people who came to rest or to discuss and argue mighty subjects — a home harmonious and quiet, for all of us deferred to his age and habits and the compelling power of his intellect and will.

So the years slipped by.

When Junior reached his fourth birthday, he wrote the inserted letter to him which I think may serve as a text for many young lives, so aptly are his words chosen.

Point Loma, California,
September 10, 1926.

Junior Gage,
Point Loma, California

My dear Boy:—

"Today is your fourth birthday; that is to say, you are just four years old today.

"I am writing these lines of congratulation to be *read to* you now, as better *understood by* you, when you shall have learned to read them for yourself. You cannot comprehend them now. Perhaps in ten years you may be able, or if not, in twenty or twenty-five.

"I begin by letting you know something of what you mean to us *now,* while you are yet a child, and to say something that will relate to the years that we hope that you are yet to live.

"Looking at you now, we see a bright boy, full of promise for the future, with a perfect body and all the expressions of your mind, sweet and fine. We love you; yes we love you deeply and cherish for you the finest hopes that your life will go on and that it will be an agreeable, useful and a happy life.

"It is clear to us, that you are endowed with the

possibility for realizing all that but we know that it all depends upon how you grow and develop in your physical moral and mental life.

"You see that into this material world into which you have come, there are hazards and dangers of many kinds. Water may drown, fire may destroy and accidents of many kinds may harm your body, so that you will not be able to enjoy health and strength and the happiness they bring. These lie, as I have said, in the physical world of which you are now a part, and there are also other dangers which may wreck your life and lead on to misery and wretchedness.

"In this life of ours here, there are two roads, either of which we may follow. They are the *right* road and the *wrong* road.

"The right road leads to usefulness, honor, contentment and peace. The wrong road leads to unhappiness and ruin to those who follow it.

"These two roads have signs which you may read if you will *look* and *think,* so you may know, if you will, which road you are going on.

"The signs of the right road are Truth, Justice, Self-Control, Purity of Mind, Good Purpose, Regard for Others—that is to say kindness and love.

"The signs of the other road, the wrong road, are Conceit, Vanity, Love of the Low and Vulgar, Self-Indulgence, Disregard for Truth, Envy of others and Hate.

"Study these signs in yourself and wisely determine to follow the right road. You may stumble and hurt yourself even on this road; if so, be not discouraged, but rise up again and go on it just the same, knowing if you shall do this, all our hopes for you will be realized.

"I will not be *here* to know, and even now can only hope and pray that you will be wise and good; therefore, peaceful and happy.

"I have lived long and know that what is here written, is true."

"Papa" GAGE

Following this letter to Junior, it may be of value to some young man, who still holds the vision of better thoughts and ideals, in this troubled time of our planet's evolution, to read this letter Mr. Gage wrote to his grandson, so full of beneficent suggestions.

San Diego, California,
September 14th, 1921.

My dear Grandson Lyman:

"Some days ago, I remarked to you: 'I guess I will have to write you a letter'. The thought I had in mind was to express for your consideration the conceptions I had finally reached concerning our life here, its meaning and significance, the things relating to it which possess real value, and the things in it which, if pursued or indulged in, bring in results injurious to the true end of our being.

"This, I say, was in a general way what I had in mind, when I made the remark above quoted. I have, however, been restrained from doing so, from two reasons:

"One is that it would be a waste of time, since it seems from general observation that no one can learn anything from another, however true and valuable it may be, but must acquire the knowledge—if at all—and often too late, in the school of bitter experience. This has restrained me. Again, I realize in advance how difficult it is for me, untrained in the art of expression, to make clear and forcible the thoughts and opinions I would, if I could, transfer from my mind to yours. But the truth is, that I am somewhat concerned and troubled about you, lest you miss the best and most important things of life, quite unconscious of their value while you give yourself, your thought and time to those of little or no value. The man who does this becomes impoverished in enduring wealth even if, like some of the men we know, he acquires a sufficiency or a superfluity of material goods.

" 'What shall it profit a man, if he gain the whole world and lose his own soul?' That question, raised in a thoughtful mind many thousand years ago, has not lost any of its pungency by the lapse of the centuries.

"I am not greatly concerned about your material or physical welfare. You have a good constitution, and a mind in its relation to practical business affairs as capable, or more capable, than the average, in meeting the questions of this sort which you are meeting and will be compelled to meet in your business relations to your fellow men.

"Nor, *while it seems to be important,* it is not of the first, or of immediate importance that in all enterprises and business efforts you achieve large results or always gratifying rewards. Disappointments, if properly met, will discipline and qualify your mind and judgment, while easy and continuous financial achievements, may corrupt your nature, lead to luxury, self-indulgence, vanity of spirit and final ruin, as the same has been exemplified in the case of many, notably the movie "stars," of which Arbuckle is an outstanding modern example. No, it is not along the material lines just above referred to that I am worried about you. What I fear is that you are placing false estimates on things. The real values of life attach to the mind and spirit.

"Of these you seem to be neglectful, as if not aware of their invaluable character. Of course, you are yet young and the higher side of your mind may not yet have opened into a true apprehension of the relative value of the body and the spirit. But it *never* will open, unless fed and watered by reflection and aspiration.

"We get, in this world, what we buy and pay for. 'He that soweth to the flesh, shall of the flesh reap corruption. He that soweth to the spirit, shall of the spirit reap life,'—real, enduring life. That is *law* that cannot be repealed. It lies in the nature of things. It is self-executing; it operates by its own force. It is a bad thing when a young person becomes blasé or blind to the truth.

"I do not accuse you of being wholly so, but I do, I think, discover in you, as in many others, a disposition gradually acquired in which you are inclined to throw overboard as obsolete precepts and examples which make for growth and fullness of life, while the easy, the amusing, the objective things, which appeal only to the senses, command your activities. It is a clear proof of our innate superior nature that permanent worthy satisfactions cannot be found in that direction.

"What I am saying is not derived from books, either sacred or profane. It is the sure conviction born of observation and reflection. That good books, the records of human experience, confirm what I am declaring, tends however to strengthen and enforce it.

"If your own mind does not echo an approval of the truth I am presenting, it is useless to extend the argument. Truth must be perceived or apprehended, or it carries no force. If you do apprehend the truth to be along the line I have so briefly set forth, you will ask: 'In what direction shall I apply myself to gain the greater good?'

"The question has a practical answer, which *you* only can practically apply. I can only make suggestions.

"These are, I think, clean, good thoughts. Avoid evil, whether suggested from within or presented from without. Endeavor to do *that*. You will not always succeed, but strive in that direction.

"Try to improve your mind by reading books that are worth while.

"Seek the company of those who by character and cultivation are your superiors, rather than your inferiors.

"Form good ideals, cherish them, believe in their reality, strive to realize them in your life.

"Command your own soul.

"Refuse to be led about by flim-flam objective attractions.

" 'To thyself be true, then thou wilt not be false to any man—or woman.'

"Much more I could write, but this is enough. I would not have taken this trouble except that I love you and feel a deep interest that you shall find the high road in life and avoid the bogs and marshes of the low road. I am dealing in vital things—may they so appear to you. If they do not *now* thus appear, keep this letter, and sometimes read it again.

"Before you reach my age, it will have meaning to your mind."

Your loving grandfather
LYMAN J. GAGE

Mr. Gage had an exceedingly broad vision, a certain softened tenderness and tolerance for youth. He made an analytical study of all the minds and people he contacted, from the child to the adult. Many brilliant Orientals came our way to be our guests and discuss the Occult, Eastern and Western views on religion and politics. A volume could be written on those marvelous debates but these are *his* memoirs, not *my* reflections.

Christmas was always a "wonder day" in my life, and I tried to awaken the same interest in Mr. Gage for the Great Gift Day. At first, Christmas was a bore to him. He disliked accepting or giving gifts, at that time, but what could he do with so many of us bubbling over with our enthusiasm? We all thought of every conceivable gift he might enjoy, and each year we tried to make things more and more pleasant at the Yuletide for him. One Christmas, I was away from home, and to show you how keen was his humor. I insert the following acknowledgment to me of some gifts I'd sent him:

Glorissima Gage:

"Well, I'll be darned if them there Xmas presents you sent me are not just the limit. That fire-screen,

them tongs and shovel, those ties and them suspenders, so uplifting.

"Don't think I don't appreciate your gifts because I don't say more.

"Hoping next Xmas will be as generous to me with other gifts,

"I am, with love,

L. J. G."

His chair on the last Christmas he was with us was laden with family offerings. Our group then consisted of Mr. Gage, my mother, whom he jokingly called "Mother," altho she was years younger than he, my adopted sister Helene Richards, a very beautiful young woman of whom he was exceedingly fond, Junior Gage, a young couple in their early twenties who were engaged to be married, and whose romance interested him greatly, she being Sally Searle, from Honolulu, the sister of Kamuela and he Frank J. Widomen from Los Angeles, Manuel Millet, another protegé, a young baritone whose gorgeous voice should be known the world over, Aloys Bohnen, the well known portrait painter from New York, myself, and the household pets, of which he was very fond. This was our group on that last Christmas Day.

We had finished the day with a turkey dinner and a little pre-war wine. He lifted his glass, as we gathered around, and said, "I shall not be with you next year, except in spirit—I feel it, but I hope you all will be here, well and happy."

The New Year came, and as was our custom, we watched the old year out. He seemed very depressed, as if he felt that the moving finger of Fate was writing that he would not be allowed to remain long.

Mr. Gage had an almost Lincolnian attitude toward the colored race, and was ever so pleased to render them any service possible.

The picture shows him with Booker T. Washington, whom he appreciated and admired as a guiding star of his race.

Roland Hayes, with his glorious tenor, the inspired Voice of his people, was also sincerely admired by Mr. Gage. I heard Mr. Gage say to him one afternoon as Mr. Hayes was calling at our home: "You and I are really *underneath* brothers, just the difference of skin, in color, that is all," and *that* was his attitude.

He was a firm friend of the Japanese, and his correspondence with their great statesman, Viscount Shibusawa, was a keen delight to him.

Tokyo, May 10, 1922.

Mr. Lyman J. Gage,
Point Loma, California

My dear Mr. Gage:—

"It is more than three months since I returned from a long trip to your country, and I must beg your pardon for my inability to write you sooner. I can never forget the pleasure that I enjoyed during the four months of my journey in America. I deem it due to the warmest sympathy and goodwill given by your good self and your associates, for which I am profoundly grateful.

"Immediately after my return, I spent a few weeks in a warmer clime. That, however, did not prevent me from taking cold once or twice afterward. But now I have perfectly recovered from it and am attending to various kinds of work with the same vigour as I had when I was with you in your country.

"It was a great privilege as well as honor for me to meet you at the Hotel Coronado on the 21st of

December, 1921, and to indulge in such an interesting chat with you. One thing which is a cause of regret for me in my visit to San Diego was that I could not comply with your request to meet with your leading citizens on account of the limitedness of my time there.

"Being convinced more than ever of the necessity of giving the fundamental solution to the Japanese questions both in California and Hawaii, I am still working together with my associates along those lines. The progress is rather slow, but it is steadily coming out to its shape and I shall be pleased to let you know the result when it is reached. At any rate, I need your unabated interest and cooperation in the matter on hand.

"Asking again your generous pardon for this long delay, I beg to remain,

Very truly yours,
E. SHIBUSAWA."

Point Loma, California,
May 31st, 1922.

Viscount Shibusawa,
Tokio, Japan.

My dear Viscount:—

"It was a very great pleasure to receive your letter of the 10th instant, and I have a deep sense of personal gratification that you remember me, and share with me the satisfactions which come from our personal contacts and our intimate conversations.

"It has been a constant regret with me that I could show you such small courtesies on the occasion of your visit here in December last. The intolerable weather conditions and the pressure on your time are my only excuse.

"Through all the avenues I can reach, I am watching with great interest the course of events as they effect the relations of Japan and the United States. These I believe are steadily, if slowly, improving. The Washington Conference, with the four pact treaty, was a great forward step of both countries, and since

that event, there has been an almost complet cessation, in the Press and among our people, of the virulent talk which was before so much in evidence. No longer does Japan and its political designs bother the imaginations. And I hope that in your country, that is also true.

"Gradually I believe it will come to be seen, that fear and suspicion are not good foundation on which to build a state. A better understanding is sure to be reached, and as the people of both countries desire to see the principles of Justice, Toleration, mutual respect, and the love of Equity established, mutual confidence and good will each to the other, will prevail.

"For this happy condition, you have done much, and in my mind and in those of thousands of others, your name stands as one representative of the high ideals which are constructive in their nature and make for human welfare.

"My acquaintance with you and your sympathetic associations in Japan, has enlarged my own views of the world and deepened my conviction that in the fullness of time the civilized nations will overcome the ignorance and prejudices, and at last reach a 'Federation of Man.'

Cordially yours,
LYMAN J. GAGE"

Point Loma, California,
June 26th, 1923.

Baron E. Shibusawa,
Tokyo, Japan.
Dear Baron:—

"I have read with deep interest your signed letter of June 5th, with the "statement" enclosed therein.

"The appeal it carries for a High Joint Commission, representative of your country and ours, to consider in the spirit of equity and justice, the proper attitude and relation between our people and yours, commends itself with great force to my mind and judgment.

"It is a pity that human ignorance and prejudices

should raise barriers to the operation of that higher law which makes for the mutual well being and happiness of men. But it is so, and the fact that it is so demonstrates that as a whole the human family has not yet fully emerged from the semi-barbarism, which like a dark enveloping cloud, has hidden the true paths which humanity should follow.

"What can be done by those, who like you, are able to get better views of the principles, which, if adopted, would make for world peace, progress and prosperity? Our Scriptures truly declare: "The whole Creation groaneth and travaileth in pain until now," and this is a true declaration. Nor can we hope for a speedy termination to this period of darkness.

"Happily there are forces operating, slowly perhaps, to disseminate among men, more enlightenment, a truer sense of the one-ness of humanity, and a clearer perception of what is just and therefore wise.

"To this development we must trust for the better days to come. In the meantime those who see the light must possess their souls in patience, bearing with hopeful faith the pains of unfulfilled desire.

"I rejoice that in you and many of your fellow countrymen, I perceive this spirit to exist. Your voices are lifted for toleration, justice, equity and good will. I pray for the growth of these sentiments among all Americans.

"If they can be cultivated in you and in us, their peaceable fruits shall be gathered in. Violence, force, bitterness and hate, as destructive forces, have darkened men's minds. It is only by the growth of their opposites, that humanity can be saved.

"I believe that conference between the best of you and the best of us, may serve to shed the light among many, and do much to remove the clouds which have obscured and still obscure the life giving rays of the sun.

"In closing this acknowledgment of your nobly couched circular, let me express my deep appreciation of the thought and purpose which animate you and

that large number of your fellow countrymen, with whom it was my lasting pleasure some three years ago to come into social contact."

Cordially yours,
LYMAN J. GAGE

He deplored the treatment given Japan by our country, and felt our exclusion acts too rigid.

Keenly interested in many Indian philosophers, he discussed with them their philosophies in a tolerant attitude and questioned them eagerly, always alert to make any truth in these matters a part of his garnered wisdom.

Sri. Jogish Misrow, a Hindu Swami who has been many times a guest in our home, he really loved. He entertained him at luncheon at the University Club and had him address the members. He always said after each contact with him: "He is a fine soul, although I do not understand fully all he knows of philosophy, reincarnation and Brahminism. I feel one with him, we are both the same."

Occasionally, Mr. Gage liked to break into rhyme, and I insert a few here.

"Far off where spicy breezes blow
From magic isles of beauty
Where dream sunsets glow,
My soul in sleep, enchanted wanders.
'Tis then that love is duty,
And steeped in dreams I ponder
All Life's deep questions over.
Hushed are the deadly noises
Which fill the soul with care,
Sweet and low the heavenly voices,
That tell when life is free and fair."

BOTHERATION

"How one suffers indignation
When a-trav'ling in vacation.
One's laid over at some station,
Vainly waiting transportation.
"Train is late." No explanation
Satisfies interrogation.
You can swallow your vexation
Longing for your destination.
Friends await with expectation
To join you in recreation,
Wond'ring why in all creation
You have brok'n the combination
Hours lag by. Exasperation
Leaves no room for moderation.
Ev'ry form of objurgation
Fills the air with profanation.
Oh, do not utter condemnation
On one who, losing veneration,
Forgets himself in perturbation
And uses words of desecration.
Depressed by dreary isolation,
Thus overcome by aggravation,
One sinks at last into stagnation
And lose pow'r for imprecation.
But Time at last brings termination
To good and evil situation.
The train arrives. A new elation
Soothes the heart with calm resignation.
Home again. The old dear location
Reached at last. Oh, what agitation,
As friend greets friend with animation.
For travel, this, the compensation."

On January 20, 1927, he and our entire family went to the Philharmonic Concert, conducted by the late Walter Rothwell. On the 21st, we all attended a concert given by a young singer making her début. On Saturday evening, the 22nd, he and I attended a

large dinner given by Gen. and Mrs. M. O. Terry at Hotel del Coronado, in honor of the army and navy officials. This was his last public appearance. That evening he seemed in perfect health, in full possession of his mental brilliancy, full of jokes and laughter. He was always a charming dinner guest, being a splendid conversationalist.

On Sunday evening, January 23rd, after a hard chill, he went to bed and pneumonia developed rapidly.

Monday he seemed very comfortable, with no pain. Early Tuesday I asked him if he did not want me to summon his grandson, Lyman J. Gage II, who lived in Hollywood. "No, I am not sick enough yet." However, early the following morning I felt he was failing so rapidly his grandson should be with him, and phoned him to "Come at once." He motored down, but despite the best efforts of Dr. Crabtree, on January 26th, 1927, at high noon, in the brilliant sunshine he so loved, Mr. Gage slipped away. He was conscious to his last breath, holding my hand. His grandson arrived shortly afterwards.

About fifteen minutes before his heart ceased to beat, he asked me if I had any question to ask him. Although I did have many I would have liked to have had him answer, I saw he was too weak to make the effort to speak, so I answered, "No, my dear L. J., just rest, and know that I am grateful for all you've tried to do for me—that I love you and will stay with you until you no longer need me."

He smiled and said, "You've been a game girl," then gave a little sigh and was gone.

His funeral was held in the Unitarian Church, the home of the Open Forum, whose platform he drafted, and which follows:

"The Open Forum is not a propaganda for any body of ideas or theories, political, social or economic. Its purpose is to provide a field wherein the representatives of various doctrines or opinions may have opportunity to present their ideas to a tolerant and respectful hearing.

"It is hoped that by a better understanding of ideas and motives, and by a clearer conception of varying points of view, we may reach a sense of mutuality and good-will, thus enabling truth to overcome prejudice, and that we may thus aid society in our limited way to move forward along the evolutionary path which may lie before it, with least of hostility and bitterness."

The active bearers were his six beloved friends from the Knights of the Round Table: Eugene Daney, Willet S. Dorland, Milton A. McRae, John H. McCorkle, Richard Gunning and M. J. Perrin.

The honorary pall bearers were members of the Tuesday Club: Dr. Fred Baker, Rev. W. E. Crabtree, M. T. Gilmore, Edward L. Hardy, Dr. M. C. Harding, M. A. Luce, George W. Marston, Rev. S. J. Shaw, W. A. Sloane, Julius Wangenheim and Ernest White.

The day was very beautiful and the church massed with floral offerings from all parts of the world. He lay almost smiling, with no signs of the ravages of old age, or of struggle, but peaceful, majestic, serene among his friends and flowers, with continuous soft, flowing music of organ, harp, cello and violin pervading the hush of the church. All his favorite compositions were played as his three friends, the Rev. Willard B. Thorpe, rector of the Congregational Church at Palo Alto, the Rev. Howard B. Bard, rector of the Unitarian Church, and the Rev. W. E. Crabtree, rector of the Christian Church. both

of San Diego, gave their eulogies and blessings to their departed friend.

Men of all nationalities, women and children, stopped in reverent admiration and sorrow to whisper with tear-filled eyes their last goodbye to the "Grand Old Man," as he was lovingly called.

In the following March, I took the body to Chicago for burial, where he lies between the two wives he so loved in beautiful Rosehill Cemetery.

With many mediums, from one of which has evolved a book written by Mr. Gage's protége, Florizel von Reuter, the great violinist,—"The Psychical Experiences of a Musician" (In Search of Truth), published by Sir Arthur Conan Doyle. The medium was Mrs. Estelle White, with whom I have "sat" for many years and through whom has come some marvelously beautiful work.

One evening we persuaded Florizel and his mother, both quite unreasonable skeptics, to be present. Mr. Gage was thoroughly pleased at the results, and could he have foreseen the book which has come from Florizel's pen, he would surely have been gratified, as I think it is going to be a strong link in the ever lengthening chain of true evidence of the Life Beyond.

Some day I shall perhaps write of my own psychic experiences, covering many years, but these are Mr. Gage's memoirs and I must not intrude too many of my personal thoughts.

Dr. E. H. Crabtree, the attending physician, a man of splendid medical repute, a dear friend of Mr. Gage's and one in whom he had great confidence, wrote these lines after leaving Mr. Gage's bedside:

"The shell is gone, the earthly house
So battered by the storms of life
Has fallen down, but in the hearts of men
Who have had contact with that noble mind
There breathes a symphony of gorgeous notes
Reflected from the spirit of the man
Who e'en in death could smile and say:
'Ay, what is death? Philosophers have said
That it is sleep. What is more beautiful than sleep,
That rests the tired limbs, and soothes the weary
brain.
Others have told that we wake to higher life—
Then as a mariner forth setting on a cruise,
New sights to see, new visions to behold, new worlds
to conquer,
Shall I, with girded loins, anticipation in my heart,
Launch out to meet my Destiny.
In vain the Doctor strove the earthly house to save—
Death took his toll.
A rarer, sweeter balm by far the patient gave
To heal the soul."

I only wish space would permit me to publish all the wonderful memorial resolutions sent to me from different societies, banks and business firms, all done in exquisite volumes.

Some day I may publish his letters, as he was a master writer of friendly letters. I'll do this perhaps, so that the younger generation may find in his philosophy, a guide. I have copies of all he wrote for the last twenty-five years, and they contain rare thoughts which I feel the world should share.

Many have asked me: "Have you heard from M. Gage since he passed?" I can say truthfully: "I believe I have contacted him several times." He regrets that the communication between the visible and the invisible is not easier of accomplishment, or more frequent, so that he could tell us freely of his inter-

esting discoveries, his meeting with many of his old friends who had preceded him into the Great Beyond.

Believing as he did and as I do, in this intercommunication between our world and the one invisible to physical eyes, Death loses much of its terror, and its inevitable sting of sorrow.

In closing I quote from the beautiful, helpful message from the Acquarian Gospel of Jesus, the Christ, in Chapter 30. It quotes Jesus as writing to his mother, upon hearing of the death of Joseph. This seems particularly apropos to the passing of Mr. Gage, as I can find nowhere words which so aptly describe Mr. Gage's life-work, and it is a personal message to all who read.

"His work in this earth-round is done and nobly done.

"In all works of Life men cannot charge him with deceit, dishonesty or wrong intent.

"Here in this round, he finished many heavy tasks, and he has gone from hence prepared to solve the problems of the Soul.

"Our Father-God is with him there as he was with him here, and there his angel guards his footsteps lest he go astray.

"Why should you weep? Tears cannot conquer grief. There is no power in grief to mend a broken heart.

"The plane of grief is idleness; the busy Soul can never grieve, it has no time for grief.

"When grief comes trooping through the heart, just lose yourself, plunge deep into the ministry of love — and grief is not.

"Yours is a ministry of Love and all the world is calling out for Love.

"Then let the past go with the past; rise from the cares of carnal things and give your life for those who live.

"And if you lose your life in serving life, you will be sure to find it in the morning sun, the evening dews, in song of birds, in flowers and in the stars of night.

"In just a little while your problems of this earth-round will be solved and when your sums are all worked out, it will be pleasure unalloyed for you to enter wider fields of usefulness, to solve the greater problems of the Soul."

Gloria Gage,
Point Loma,
California.
June – 1928.

Genealogical Data of Gages.

L. J.'s Father — Eli A. Gage, born January 11, 1807 — died March 3, 1879.

and

Mother — Mary Cornelia Gage, born February 22, 1811 — died April 20, 1873.

Married October 3, 1831.

Had four children: —

Amelia Maria Gage, born June 2, 1834
Lyman Judson Gage, born June 28, 1836
Eli Harrison Gage, born May 30, 1839
Floyd Glover Gage, born April 29, 1846.

Lyman J. Gage and Sarah Etheridge, married at Allison, New York, November 17, 1864.

Their children: —

Eli Alexander Gage, born at Evanston, Illinois, July 28, 1867 — died at Seattle, Washington.

Fanny } Twins. Born at Evanston, May 20, 1869.
Mary } Died, Evanston, September 2, 1869. 3 months.

Locke Etheridge Gage, born at Chicago, September 24, 1865 — died October 24, 1869, aged four.

Sarah Etheridge, wife of Lyman J. Gage, died at Evanston, Saturday, September 12, 1874, at the age of 34, of pelvic abscess. He writes of her: "She was a noble and virtuous woman; as a wife forgetful of self and thoughtful only for the happiness of her husband and children; as a mother, watchful, affectionate, patient and devoted. As a woman, pure and good with a heart quick in sympathy for every form of suffering. As a Christian, of simple faith, quiet and unrepining under trials and afflictions. God keep us all under this great loss."

Cornelia W. Gage, second wife, died at Washington, September 2, 1901. Married at Denver, Colorado, June 7, 1887.

Of little Fannie, who died at Evanston, Illinois, Saturday, October 23, 1880, aged 11 years, Mr. Gage wrote:

"She was sweet and fair to look upon. In health, vigorous and bouyant, with life and energy. In sickness, patient, uncomplaining, cheerful. Always kind, affectionate, thoughtful and considerate for others. Her life so soon ended was yet adorned by many graces. How blessed is her memory, but alas, that it is but in memory she is left to us." L. J.

Within the petals of a flower
I caught the glint of sun and sky;
I drank the sweetness of the dew
And witness gave to heavenly power.

Amid the wonders men call Life,
I yielded self to Life's high plan.
Imprisoned? Yes, to stalk and leaf
From whence I drew the strength of Strife.

For strife there was: Twixt *earth* and *sky,*
I felt the storms beat on my head
And knew not then the meaning high
Of warring forces moving by.

Arrived at last to ripeness fine,
With sweetness stored in every cell,
First fruit of garden cultured long,
I come to you as Valentine.

Sent to Sarah Etheridge, later Mrs. Lyman J. Gage.

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